On Top Of The News Email:news@arubatoday.com website: www.arubatoday.com Tel:+297 582-7800 Tuesday, August 20, 2013

EGYPT COURT: MUBARAK MAY SOON BE FREE



Former Egyptian President Hosni Mubarak rests behind bars while in custody in Cairo, Egypt. Egyptian judiciary officials say Mubarak could be freed from custody this week. (AP Photo)

DAVID D. KIRKPATRICK ALAN COWELL ROD NORDLAND © 2013 New York Times

CAIRO - A court in Egypt has ordered that former President Hosni Mubarak, who has been detained on a variety of charges since his ouster in 2011, should be set free, according to state media and security officials Monday. It remained possible, however, that authorities would find a way to keep him in detention and his release did not appear imminent.

Egyptian state news media reported that Mubarak would remain in custody for another two weeks under a previous judicial order before authorities make a decision on his release. The outcome of their deliberations is likely to be read as a pivotal test of the new government installed by Gen. Abdel-Fattah el-Sissi and its desire to replicate or repudiate Mubarak's rule.

The development threatened to inject a volatile new element into the standoff between the country's military and the Islamist supporters of the deposed President Mohammed Morsi.

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The New York Stock Exchange is shown just after sunrise in New York. President Barack Obama met with top banking regulators Monday, Aug. 19, 2013, for a status report with the five-year anniversary of the financial meltdown approaching this fall.

(AP Photo/Mark Lennihan)

Obama pushes regulators to enact Wall Street rules

JIM KUHNHENN Associated Press WASHINGTON (AP)

Three years after President Barack Obama signed a sweeping overhaul of lending and high-finance rules, execution of the law is behind schedule with scores of regulations yet to be written, let alone enforced. Meeting privately with America's top financial regulators on Monday, Obama prodded them to

The president's push comes as the five-year anniversary of America's financial nearmeltdown approaches.

act more swiftly.

The law, when passed in 2010, was considered a

milestone in Obama's presidency, a robust response to the crisis that led to a massive government bailout to stabilize the financial markets.

But the slow pace of implementation has prompted administration concern that banks could still pose potentially calamitous risks to the economy and to taxpayers.

Obama hoped to convey "the sense of urgency that he feels," spokesman Josh Earnest said before the president convened the meeting with the eight independent regulators in the White House Roosevelt Room.

Lehman Brothers collapsed into bankruptcy on Sept. 15, 2008, and the administration has wanted to use that dubious milestone to look back on the lessons of the crisis and progress so far to prevent a recurrence. In a statement at the conclusion of the meeting, the White House said Obama commended the regulators for their work "but stressed the need to expeditiously finish implementing the critical remaining portions of Wall Street reform to ensure we are able to prevent the type of financial harm that led to the Great Recession from ever happening again."

Not everyone feels that way about the law, known as Dodd-Frank after its Democratic sponsors, Rep. Barney Frank and Sen. Christopher Dodd.

Republican House Financial Services Committee Chairman Jeb Hensarling, an early opponent of Dodd-Frank, dismissed Obama's meeting with the regulators, saying, "Much like Obamacare, Dodd-Frank is an incomprehensively complex piece of legislation that is harmful to our floundering economy and in dire need of repeal."

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Obama pushes regulators to enact Wall Street rules

Continued from Front

Three years after passage, many other Republican lawmakers also see the law as more negative than positive.

The law set up a council of regulators to be on the lookout for risks across the finance system. It also created an independent consumer financial protection bureau within the Federal Reserve to write and enforce new regulations covering lending and credit.

And it placed shadow financial markets that previously escaped the oversight of regulators under new scrutiny, giving the government new powers to break up companies that regulators believe threaten the economy.

But because of the complexity of the industry, the law gave regulators extended time to write the new rules that would enforce its provisions.

So far, regulators have missed 60 percent of the rule-making deadlines, accordina to an analysis by the law firm of DavisPolk, which has been tracking progress on the bill. Even cated, that the ones that have already been written have filled about 13,800 pages of regulations, compared to the 848 pages it took to write the law itself.

not been finalized. A lot of them haven't even been come so huge and interproposed yet.

When some of the rules have been proposed, they highly complicated,

so, the rules are so compli- Corp. "Most of rules have of a financial system that would permit banks to betwined that they would be "too big to fail." But the top U.S. banks today are bigger than they were in 2008.

named after former Federal Reserve Chairman Paul Volcker, has yet to take effect and the current proposal has been weakened from what the law initially envisioned.



A Wall Street sign is seen at an entrance to the New York Stock Exchange. Three years after President Barack Obama signed a sweeping overhaul of lending and high-finance rules, implementation of the law is behind schedule with scores of regulations yet to be written, let alone enforced.

(AP Photo/Richard Drew)

point," said Sheila Bair, the former chair of the Federal Deposit Insurance was to prevent a rebuilding

"I would have to give it they're riddled with exa mediocre grade at this ceptions, they're watered down."

A key goal of the legislation

A key proposal in the law would restrict banks from trading for their own profit, a practice known as proprietary trading. That rule,

Mexico's largest leftist par-

ty is leading opposition to

opening up Pemex to more

private investment as a

way to reverse its declining

production.

The rule-making has encountered legal challenges as well. Retailers sued over a rule that set a top limit on the fees that banks could charge vendors for handling purchases made with debit cards.

A federal judge agreed with a coalition of retailers who wanted a lower cap and called the rule by the Federal Reserve "a blatant act of policymaking that runs counter to Congress' will." That provision in the law was meant to encourage retailers to permit debit card transactions; banks wanted higher fees to encourage credit card use.

At the same time, other central elements of the law have fallen into place.

The Senate last month confirmed Richard Cordray as the director of the Consumer Financial Protection Bureau created by the law. Republicans had been blocking his confirmation and demanding broad changes in how the bureau was configured and how it obtained its finances.

Pemex to form company to explore for oil in US

MEXICO CITY (AP) — Mexico's state-owned oil company says it will form a new entity to explore and produce shale gas and deepwater oil in U.S. territory.

The plan will help Petroleos Mexicanos, known as Pemex, acquire drilling techniques it now lacks for complicated terrain in Mexico, chief executive Emilio Lozoya said in an interview with the Wall Street Journal.

Pemex confirmed the plan Monday.

"The geology is similar and we can benefit from numerous areas of collaboration with international oil companies," Lozoya said. Pemex has so far been unable to exploit its shale and deep-water reserves, and the Mexican constitution limits its ability to hire outside expertise in Mexico.

The government has pro-oil inside the country. posed allowing Pemex to That would require politienter profit-sharing contracts with private companies and let outside companies refine and transport

cally controversial changes to the constitution, which states that Mexico's oil belongs to the state.

A founder of the Party of the Democratic Revolution, PRD, Cuauhtemoc Cardenas, center, leaves after presenting his party's proposed energy reform at the Monument of the Revolution in Mexico City, Monday, Aug. 19, 2013.

(AP Photo/Eduardo Verdugo)

Creditors file objections to Detroit bankruptcy case

COREY WILLIAMS Associated Press

DETROIT (AP) — Detroit's biggest employee union, retirees and even a few dozen residents filed objections Monday to the city's request for bankruptcy protection, the largest municipal filing in U.S. history and a move aimed at wiping away billions of dollars in debt.

The filing by the American Federation of State, County & Municipal Employees Michigan Council 25 also came before expected objections from two city pension systems, bond holders, banks and others who hope to convince federal Judge Steven Rhodes not to allow the bankruptcy petition by Detroit emergency manager Kevyn Orr.

Since 1954, 29 of 62 municipal bankruptcies pursued in the U.S. have been dismissed.

Rhodes set Monday as the eligibility objection deadline. Attorneys for large creditors have until just before midnight to file objections electronically. Individual creditors who fear losing their pensions and paying more for health care began filing objections Monday in person at the court.

By early Monday evening, more than 100 objections had been filed including those made by several smaller city unions.

The AFSCME, the AFL-CIO and city retirees claim in their objection that Michigan's emergency manager law — which gives Orr his authority — impairs vested pension rights violating the state Constitution.

They also claim Orr did not negotiate in good faith with city creditors and that he has not yet proved Detroit is insolvent.

Orr, hired in March by the state to fix Detroit's finances, has said there are no other options for Detroit. The city's budget deficit has hovered near or above \$300 million during the past few years,

He filed for bankruptcy on July 18, claiming the city has at least \$18 billion in liabilities, from underfunded pensions and health care costs to bonds that lack city revenue to be paid off. Orr also stopped payment on \$2.5 billion in debt in June.

Detroit has about 21,000 retired workers who are owed benefits, with underfunded obligations of about \$3.5 billion for pensions and \$5.7 billion for retiree health coverage.

Mary Dugans, one of those retirees, filed an individual objection Monday.

"I need my pension for basic human needs," she wrote in her one-page filing.

"Additionally, I'm 80 years old with age related medical conditions. Therefore, I have to pay for medical co-pays as well as for prescribed medications. Please consider my situation as you approach this important matter. Thanks." Monday's deadline for objections drew protesters outside federal court in Detroit.

Some in a group of about 30 people amassed outside the building said in their filings that there are no legal provisions that gave Orr authority to file the bankruptcy petition and that it

Some in a group of about was done without consent cy," said the Rev. Charles 30 people amassed outside of the city's elected repretentatives. Williams II, Michigan chapter building said in their files.

"Hopefully, we'll have the opportunity to argue why Detroit should not be allowed to go into bankrupt-

cy," said the Rev. Charles Williams II, Michigan chapter president of the National Action Network, a grassroots organization that opposes the state's emergency law.



Protesters rally in downtown Detroit Monday, Aug. 19, 2013. Deadline day arrived Monday for creditors to oppose Detroit's request for bankruptcy protection, the largest municipal filing in U.S. history and one aimed at digging the city out of billions of dollars in debt.

(AP Photo/Paul Sancya)

CHP:

Deadly limo fire due to mechanical problems

MARTHA MENDOZA
Associated Press
REDWOOD CITY, California (AP) — A mechanical problem ignited a limousine fire that killed five nurses trapped in the back, the

sine fire that killed five nurses trapped in the back, the California Highway Patrol said Monday as it released results of its investigation and emergency calls filled with screams from those inside.

The blaze broke out on the San Mateo-Hayward Bridge on May 4 because of a catastrophic failure of the rear suspension system, CHP Capt. Mike Maskarich said. The air suspension failure allowed the spinning driveshaft to contact the floor pan, causing friction that ignited carpets and set the vehicle on fire, authorities said.

No charges will be filed, county prosecutors said at a joint news conference with the CHP.

The Public Utilities Commission is fining the limo operator \$1,500 for having more

passengers than allowed. The fire broke out while a nurse, Neriza Fojas, was celebrating her recent wedding with a group of friends. She was among the five killed. Four other friends inside the limo and the limo driver survived.

Recordings of emergency calls released Monday in-

clude a woman's voice shouting "Oh my God! Oh my God!" and a man's voice shouting "Get out! Get out!" There were also cries and screams from callers and passengers.
"It's a limousine that's fully

"It's a limousine that's fully engulfed and there are people trapped inside," one caller said.



San Mateo County firefighters and California Highway Patrol personnel investigate the scene of a limousine fire that took place on May 4, 2013, that killed five passengers on the west-bound side of the San Mateo-Hayward Bridge in Foster City,

(AP Photo/Jane Tyska)

A woman who said she was a passenger screamed as she told the dispatcher there were people inside the burning limo.

On another call a rescuer told a dispatcher: "I don't think there is anything we can do."

Investigators said one of the rear doors had the child lock engaged, and the other side of the limo was too burned for them to tell.

One caller broke into tears as he described the scene to an operator who reassured him that help was coming.

Authorities reviewed video and photos of the fire and interviewed survivors, including the limo driver, Orville Brown.

Brown, 46, said at first, with the music in the limo turned up, he misunderstood what one of the passengers in the back of the 1999 Lincoln Town Car was saying when she knocked on the partition window.





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Judge bars most motive evidence in Fort Hood trial

MICHAEL GRACZYK **PAUL J. WEBER Associated Press** FORT HOOD, Texas (AP) —

A military judge blocked several key pieces of evidence Monday that prosecutors said would explain the mindset of the soldier accused in the 2009 shooting rampage at Fort Hood,

more than 30 others at the Texas military base.

But the judge, Col. Tara Osborn, blocked nearly all of

Osborn barred any reference Hasan Akbar, a Muslim soldier sentenced to death for attacking fellow soldiers in Kuwait during the 2003 invasion of Iraq. delay."

The judge said prosecutors also couldn't introduce three emails, ruling that the needed redactions would make them irrelevant. The contents of the emails weren't disclosed, but the FBI has said Hasan sent numerous emails starting in December 2008 to Anwar

Military prosecutors have said they would show that Hasan felt he had a "jihad duty," referring to a Muslim term for a religious war or struggle. Prosecutors have called almost 80 witnesses so far, but they weren't expected to begin tackling his motive until this week. Hasan — who is acting as

his own attorney but has mostly sat in silence could also soon shed light on such questions, if prosecutors rest their case as expected this week. If Monday were any indication, he may be ready to talk.

In a rare move, Hasan spoke up on Monday, first to challenge the government's definition of "jihad" and, for the first time since the day testimony began, questioned a witness.

Hasan briefly cross-examined Staff Sgt. Juan Alvarado, who saw a gunfight between Hasan and Kimberly Munley, one of the Fort Hood police officers who responded to the shootings. Alvarado said Hasan tried to shoot Munley after she had been shot and disarmed.

"Are you saying — and I don't want to put words in your mouth — are you saying that after it was clear that she was disarmed, I continued to fire at her?" Hasan asked.

Alvarado said that was correct.



In this courtroom sketch, military prosecutor Col. Steve Henricks, right, speaks as Nidal Malik Hasan, center, and presiding judge Col. Tara Osborn look on during Hasan's court-martial in Fort Hood, Texas.

(AP Photo/Brigitte Woosley)

including his belief that he had a "jihad duty" to carry out the attack.

Prosecutors had asked the judge to approve several witnesses and various evidence to support what they allege motivated Maj. Nidal Hasan to carry out the attack, which killed 13 people and wounded Prosecutors wanted to suggest that Hasan, an American-born Muslim, carried out a "copycat" attack. But the judge said introducing such material would "only open the door to a mini-trial" of Akbar and result in a "confusion of issues, unfair prejudice, waste of time and undue

al-Awlaki, a radical U.S.born Islamic cleric killed by a drone strike in Yemen in

However, the judge will allow evidence about Internet searches on Hasan's computer around the time of the attack and websites that Hasan had listed as

Army: Soldier, wife

laughed about killing charges

GENE JOHNSON Associated Press JOINT BASE LEWIS-MC-CHORD, Washington (AP)

 Army prosecutors said Monday they have a recording of a phone call in which an American soldier and his wife laugh as they review the charges filed against him in the killing of 16 Afghan villagers.

Staff Sgt. Robert Bales pleaded guilty in June in a deal to avoid the death penalty for killing the civilians, mostly women and children, on March 11, 2012. His sentencing begins on Tuesday with the selection of a military jury. Prosecutors told the judge, Col. Jeffery Nance, on Monday they hope to play the recording, among others, to show a lack of remorse on Bales' part. He faces life in prison either with or without the possibility of release.

"It certainly goes to evidence in aggravation, the attitude of lack of remorse," Lt. Col. Rob Stelle told the judge.

A lawyer for Bales said the clips of the recordings were taken out of context. Nance said he will listen to the entire recordings before deciding whether they can be used at the sentencing.

Prosecutors have flown in nine Afghan civilians from Kandahar Province, and the sentencing, scheduled to last about a week, is expected to afford them their first chance to sit faceto-face with Bales since he stormed their mud-walled compounds.

Several villagers testified by video link from Afghanistan during a hearing last year, including a young girl in a bright headscarf who described hiding behind her father as he was shot to death.

Christie signs bill banning gay 'conversion therapy'

KATE ZERNIKE © 2013 New York Times **BELLEVILLE**, **N.J.** - Gov. Chris Christie signed a bill Monday outlawing therapy that aims to convert gay controversial practice.

waited until the last posdecision on the bill. If he had not signed or vetoed it

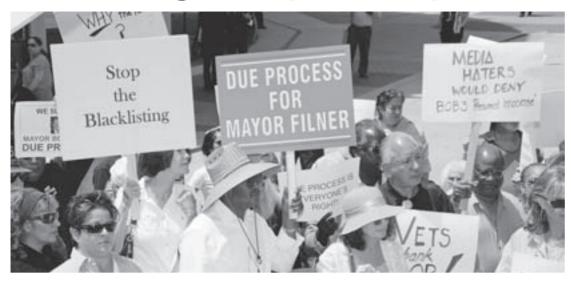
by Monday, it would have cases by forcing them to gone into law automatically. Before the Legislature approved the bill by a wide margin this summer, Christie had said he was "of two children to heterosexual- minds" on it: he believes be mindful of conservative ity, making New Jersey the that parents should be left primary-state voters who second state to ban the alone to decide how to would see the bill as govraise their children, but, as ernment intrusion into child-Christie, a Republican, a spokesman later clarified, rearing. But the therapy he does not believe in sosible minute to make his called conversion therapy, which claims to "cure" gays and lesbians, in some

masturbate to images of the opposite sex. The governor has all but declared his intention to run for presihas lost significant support in recent years, as leading scientific and medical groups have disputed the

idea that sexual orientation can be changed, and argued that the therapy can cause, in the words of the American Psychiatric dent in 2016, and had to Association, "depression, anxiety and self-destructive behavior." In June, Exodus International, a Christian group that was a leading proponent of conversion therapy, disbanded after 37 years, apologizing to gays and lesbians for the harm it had caused.



San Diego City Hall opens with no sign of mayor



Supporters of San Diego Mayor Bob Filner hold up signs during a rally at the San Diego Concourse on Monday, Aug. 19, 2013, in San Diego. San Diego's City Hall opened as usual Monday but Filner was nowhere to be found, still out of public view as he tries to survive a recall effort prompted by a cascade of sexual harassment allegations that led the entire City Council and many leading fellow Democrats to call for him to resign.

(AP Photo/Denis Poroy)

JULIE WATSON Associated Press

SAN DIEGO (AP) — San Diego's City Hall opened as usual Monday but Mayor Bob Filner was nowhere to be found, still out of public

recall effort prompted by a cascade of sexual harassment allegations that led the entire City Council and many leading fellow Democrats to call for him to resign.

view as he tries to survive a More than a dozen wom-

en, including a university dean and a retired Navy rear admiral, have gone public with sexual harassFilner. Some contend he cornered, groped and forcibly kissed them.

accusations have prompted an avalanche of calls for Filner to resign and a recall effort that started Sunday.

City Council President Todd Gloria said he didn't know if Filner would make a public appearance on Monday, the day the mayor promised to return to work after receiving two weeks of therapy to address behavioral issues.

Filner is not obligated to show up but owes the people of San Diego an explanation of his whereabouts, Gloria said. The city's daily operations have been running fine without Filner, he said, and should the mayor

ment accusations against appear it could make female employees uncomfortable.

> "Those of us who have called on the mayor to resign know he is not being effective at this time," Gloria said. "The mayor's presence is a distraction."

The mayor has not made his schedule public. His spokeswoman Lena Lewis and lawyer James Payne did not respond to calls.

Filner's former communications director, Irene McCormack Jackson, filed a lawsuit claiming that he asked her to work without panties, demanded kisses, told her he wanted to see her naked and dragged her in a headlock while whispering in her ear. The latest accuser came forward Thursday — a 67-year-old

Arellano Felix drug cartel leader gets 15 years after guilty plea

of four brothers accused of creating an infamous Mexican drug cartel was sentenced to 15 years in prison on Monday after pleading guilty to helping send hundreds of millions of dollars in proceeds from the United States.

Eduardo Arellano Felix, 56, was sentenced under terms spelled out in a plea agreement struck with prosecutors in May. It marks one of the final milestones in an investigation that beaan two decades ago.

The Tijuana-based Arellano Felix family moved hundreds of tons of cocaine and marijuana from Mexico and Colombia and profited hundreds of millions of dollars, authorities

The family slowly lost its grip with Mexico over the past bringing drugs to the United States.

SAN DIEGO (AP) — The last August 2012 to face charges in San Diego.

> He was arrested in October 2008 in a shootout with Mexican authorities at his Tijuana home that was witnessed by his 11-year-old daughter.

> Benjamin Arellano Felix, described by U.S. and Mexican authorities as the cartel's mastermind, was sentenced to 25 years in U.S. prison last year after being extradited from Mexico, where he was arrested in 2002. Ramon Arellano Felix, the cartel's top enforcer, was killed in a shootout with Mexican authorities in 2002.

Another brother, Francisco Javier, was sentenced in 2007 to life in prison after the U.S. Coast Guard captured him in a fishing boat in international waters off along California's border Mexico's Baja California coast.

decade, while the Sinaloa U.S. Attorney Laura Duffy, cartel emerged as the who built her career on the most powerful group in the Arellano Felix investigation, highly coveted corridor for said the three living brothers terrorized the border for decades, ordering assas-Eduardo Arellano Felix was sinations and corrupting extradited from Mexico in countless public officials.





Prosecutor asks judge to give Manning 60 years

DAVID DISHNEAU PAULINE JELINEK Associated Press

FORT MEADE, Maryland (AP) — American soldier Bradley Manning should spend 60 years in prison because he betrayed the U.S. by giving classified material to WikiLeaks, a prosecutor said Monday.The soldier's defense attorney didn't recommend a specific punishment, but suggested any prison term shouldn't exceed 25 years because the classification of some of the documents Manning leaked expires in 25 years. The 25-year-old Manning leaked more than 700,000 documents, including Iraq and Afghanistan battlefield reports and State Department diplomatic cables,

while working in early 2010 as an intelligence analyst in Iraa. He also leaked video of a 2007 U.S. Apache helicopter attack in Baghdad that killed at least nine people, including a Reuters news photographer and his driver. Defense attornev David Coombs said Manning, who was 21 when he enlisted in 2007, had limited experience in life and in the military. His youthful idealism contributed to his belief that he could change the way the world viewed the wars in Iraq and Afghanistan, and all future wars, by leaking the secret files, Coombs said. "He had pure intentions at the time that he committed his offenses," Coombs said. "At that time, Pfc. Manning

really, truly, genuinely believed that this information could make a difference."

judge to sentence him to 60. Morrow did not say during closing arguments of



Army Pfc. Bradley Manning, center, is escorted to a security tencing stage.

the maximum punishment.

A military judge convicted Manning last month of 20 offenses, including six violations of the Espionage Act and five counts of stealing protected information.

"He's been convicted of serious crimes," Morrow said. "He betrayed the United States and for that betrayal, he deserves to spend the majority of his remaining life in confinement." Coombs said the government's proposed sentence means the prosecution is only interested in punishment — having Manning "rotting in a jail cell" — and does not include the element of rehabilitation. He urged the judge to hand down a sentence that "allows him to have a life" one day.

vehicle outside a courthouse in Fort Meade, Md., Friday, Aug. 16, 2013, after a hearing in his court martial. Court is scheduled to reconvene Monday for closing arguments in Manning's sen-(AP Photo/Patrick Semansky) the court-martial why pros-Manning faces up to 90 years in prison, but Capt. ecutors were not seeking Joe Morrow only asked the





US Financial Front:

Unemployment rates rise in most US states in July



Job seeker Kelsey Devoe, of Miramar, Fla., fills out a contact form at a job fair in Miami Lakes, Fla. Unemployment rates rose in more than half of U.S. states in July and fewer states added jobs. (AP Photo/Alan Diaz)

C. S. RUGABER **AP Economics Writer WASHINGTON (AP)** — Un- tional data that show the employment rates rose in more than half of U.S. states

in July and fewer states The Labor Department added jobs, echoing najob market may have lost some momentum.

said Monday that unemployment rates increased in 28 states. They were unchanged in 14 and fell in

to show a decline since January. Hiring increased in 32 states in July compared with June, the fewest to report job gains in three months. Seventeen states reported job losses. California, Georgia and Florida reported the largest job gains, while New Jersey and Nevada lost the most. Nationwide, hiring has been steady this year but slowed in July. Employers added 162,000 jobs, the fewest since March. The unemployment rate fell to 7.4 percent, a 4 $\frac{1}{2}$ -year low, from 7.6 percent.

And while the job market has improved over the past 12 months, the gains appear to be benefiting southern and western states most of all. Unemployment in the West fell to 7.9 percent in July. That's down from 9.3 percent a year earlier and the biggest decline of the

eight states — the fewest four regions. In the South, unemployment fell to 7.3 percent, from 7.8 percent a year ago. Unemployment has barely dipped in the Midwest, to 7.3 percent from 7.5 percent in the past year. In the Northeast, it dropped to 7.6 percent from 8.4 percent.

> Steve Cochrane, an economist at Moody's Analytics, says southern and western states have seen steady growth in manufacturing jobs. And the South is also benefiting from lower taxes and cheaper labor.

> "Some of the old, longstanding comparative advantages are re-emerging as drivers of growth," he added. California has propelled much of the gains in the West, adding 38,100 jobs in July to lead all states. And California has added 236,000 jobs in the past year, second only to Texas's 293,000 jobs.☐



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EU sets emergency session on Egypt aid

STEVEN ERLANGER © 2013 New York Times

LONDON - European Union foreign ministers will meet in an emergency session Wednesday to discuss suspending aid to Egypt, but the continuing military crackdown there has been a devastating blow to European efforts to negotiate a political solution and fill a vacuum left by Washington. The European foreign ministers are under pressure from their voters

logue.

"Unlike Washington, we were seen as having no historical baggage, no hidden agenda, and we used to see everyone," a senior European official said. "They saw the added value we could bring by talking to everyone. That was the European advantage." Without the intimate ties the United States has to the military or a history of nearly uncritical alliance with Egypt's former president,

sides needs to stop. There are no easy solutions, no easy way out. But the EU will keep striving for this." But efforts to create confidence-building measures and produce meaningful negotiations about an inclusive and democratic political process never quite came to fruition, for the Europeans or for the "Everyone Americans. agreed with us and said, 'Yes, we have to talk and get together and make



European Union Special Representative for the Southern Mediterranean Bernardino Leon speaks with the media, after a meeting of ambassadors of the 28 EU member nations, at the EU Council building in Brussels on Monday, Aug. 19, 2013. Senior diplomats from the European Union debated a response Monday to a week of bloody violence in Egypt that has left nearly 900 people dead.

(AP Photo/Virginia Mayo)

to act, but it is less clear whether any step they take can be more than symbolic in an Egyptian situation that senior European officials acknowledge to be embittered and divided. The European Union's foreign policy chief, Catherine Ashton, worked to earn trust on all sides and had remarkable access to leaders of the military and the Muslim Brotherhood this summer when the United States was being criticized by all sides. At the same time, senior officials concede, she and her envoy, Bernardino León, could do little to promote a compromise or even a useful diaHosni Mubarak, the Europeans were more trusted by the democrats, secularists and Islamists, and they were heard by the military, too. How sincere both sides were in their discussions remains unclear, though the official said there were moments in the last few months when Ashton felt both sides were "speaking the same language and things were moving."

European officials remain hopeful that some sort of accord can be worked out. "We believe a political solution is possible, and we have to insist upon it," León said Monday in Brussels. "All violence from both

it happen,' but it never did," the official said. "Now there's a blame game on all sides."

The Europeans are facing a lot of criticism, as are the Americans, for "being blind, not seeing what's going on, not condemning terrorism," the official said. "So it becomes more difficult to have the same level of access."

Throughout her visits, officials said, Ashton pressed for the inclusion of the Muslim Brotherhood in Egyptian political life, the release of the ousted president, Mohammed Morsi, and a quick return to the democratic process.

Thousands of Syrians flee over to Iraq; crisis feared

SINAN SALAHEDDIN ZEINA KARAM Associated Press

BAGHDAD (AP) — Tens of thousands of Syrian Kurds swarmed across a bridge into neighboring Iraq's northern self-ruled Kurdish region over the past few days in one of the biggest waves of refugees since the rebellion against President Bashar Assad began, U.N. officials said Monday. The sudden exodus of around 30,000 Syrians amid the summer heat has created desperate conditions and left aid agencies and the regional government struggling to accommodate them, illustrating the huge strain the 2½-yearold Syrian conflict has put on neighboring countries.

The mostly Kurdish men, women and children who made the trek join some 1.9 million Syrians who already have found refuge abroad from Syria's relentless carnage. "This is an unprecedented influx of refugees, and the main concern is that so many of them are stuck out in the open at the border or in emergency reception areas with limited, if any, access to basic services," said Alan Paul, emergency team leader for the Britain-based charity Save the Children. "The refugee response in Iraq is already thinly stretched, and close to half of the refugees are children who have experienced things no child should," he said, adding that thousands of refugees were stranded at the border, waiting to be registered.

The U.N. said the reason for this flow, which began five days ago and continued unabated Monday, is unclear. But Kurdish areas in northeastern Syria have been engulfed by fighting in recent months between Kurdish militias and Islamic extremist rebel factions with links to al-Qaida. Dozens have been killed.

Following the assassination of a prominent Kurdish leader late last month, a powerful Kurdish militia said it was mobilizing to expel Islamic extremists.

On Monday, activists said fighters from al-Qaidalinked iihadi aroups shelled areas in the predominantly Kurdish town of Ras al-Ayn with mortars and artillery, coinciding with clashes in the area between Kurdish gunmen and jihadi fighters. "Syrian refugees are still pouring into Iraq's northern Kurdish region in huge numbers, and most of them are women and children," said Youssef Mahmoud, a spokesman for the U.N. refugee agency in Iraq's Kurdish region.

"Today, some 3,000 Syrian refugees crossed the borders, and that has brought the number to around 30,000 refugees since Thursday." The latest wave has brought the overall number of Syrian refugees in the Kurdish region to around 195,000, he added. The U.N. High Commissioner for Refugees has set up an emergency transit camp in Irbil, the capital of Iraq's Kurdish autonomous region, to house some of the new arrivals. Some of the refugees were said to be staying in mosques or with family or friends who live in the area, according to the agency.

At one camp near Irbil, dozens of refugees carrying their bags, belongings and babies roamed through rows of tents, footage shot by AP Television News showed.

Egyptian court is said to order that Mubarak be released

Continued from Front

Egypt entered the sixth day of a state of emergency following a bloody crackdown by the military in which hundreds of people have been killed.

It was unclear how Egyptians - particularly those who have welcomed the military action against Morsi - would respond to the release of a despised autocrat whose downfall united Mubarak's secular and Islamist foes. News of the legal maneuvers came at a time of sustained bloodletting.

Just in the past 24 hours, the Egyptian government has acknowledged that its security forces had killed 36 Islamists in its custody, while suspected militants were reported Monday to the death toll at 25. Offihave killed at least 24 police officers and wounded three others in an attack on their minibuses in the restive northern Sinai region.

Mubarak, 85, faces an array of legal challenges including allegations of corruption and a retrial on charges of complicity in the murder of protesters whose revolt forced his ouster in February 2011.

On Monday, Mubarak's lawyer, Farid el-Deeb, said a court had ordered his release and he might be freed this week. But there was no official confirmation from the militarybacked interim government that Mubarak would be set free.

News reports said that the ambush Monday morning occurred in a village near the border town of Rafah. It was the latest in a series of attacks in Sinai since the military forced Morsi from office on July 3.

But there was some confusion, with later reports quoting officials who put cials were also quoted as saying that the officers had been forced from their minibuses, told to lie on the ground and then shot to death. There was no immediate official confirmation of the events.



In this 2011 file photo, the Egyptian President Hosni Mubarak sits during his meeting with Emirates foreign minister at the Presidential palace in Cairo, Egypt. Egyptian judiciary officials say former President Hosni Mubarak could be freed from custody this week.

(AP Photo/Amr Nabil)

The Sinai Peninsula borders sify a diplomatic campaign the Gaza Strip and Israel, urging Europe and the United States to support which is planning to inten-

the military-backed government in Egypt despite its deadly crackdown on Islamist protesters, according to a senior Israeli official involved in the effort.

Israeli ambassadors Washington, London, Paris, Berlin, Brussels and other capitals planned to advance the argument that the military was the only hope to prevent further chaos in Cairo.

On another diplomatic front, ambassadors from the 28-member European Union planned to meet Monday to review the bloc's relationship with Egypt, confronting a similar question of whether stability and security outweigh considerations relating to human rights and democracy.

U.N. chief alarmed at excessive force displayed in Egypt conflict

UNITED NATIONS (AP) — U.N. Secretary-General Ban Ki-moon says he's alarmed by the violent protests and excessive use of force in Egypt and is urging dialogue and reconciliation.

The U.N. chief said Egyptian authorities and political leaders share responsibility for ending the violence.

"They should spare no effort to swiftly adopt a credible plan to contain the violence and revive the political process hijacked by violence," Ban told reporters Monday.

He strongly condemned

attacks on civilians and the destruction of churches, hospitals and other public facilities.

"Preventing further loss of life should be the highest priority," Ban said.

"I urge all Egyptians to exercise maximum restraint and resolve differences peacefully."

U.N. political chief Jeffrey Feltman will hold wideranging discussions in Cairo starting Tuesday on how the U.N. can best support initiatives to restore peace.



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Snowden reporter says won't be silenced by detention

BRADLEY BROOKS DANICA KIRKA Associated Press American journalist who

former National Security detained his partner. RIO DE JANEIRO (AP) — An Agency contractor Edward London police detained

has written stories based he'll publish with more feron documents leaked by vor after British authorities

Snowden said Monday David Miranda, who is in

a civil union with reporter they took me away," he Glenn Greenwald, under anti-terror legislation at Heathrow Airport in London airport Sunday. Miranda arrived Monday in Rio de Janeiro, where he lives with Greenwald.

defiant Greenwald, who reports for the Guardian newspaper in Britain, promised he was going "to write much more aggressively than before" about government snooping.

"I'm going to publish many more things about England, as well," he said in Portuguese at Rio's international airport when Miranda arrived. "I have many documents about England's espionage system, and now my focus will be there, too. I think they'll regret what they've done." Washington, White House spokesman Josh Earnest said the U.S. government was tipped off by British counterparts that Miranda would be detained, but that the U.S. had not requested the action. The spokesman didn't respond to a question about whether U.S. officials may have discouraged British officials from stopping Miranda.

The Brazilian government objected to Miranda's detention, saying it wasn't based on any real threat. Miranda told the Guardian on Monday that agents "were questioning him threatening me all the time and saying I would be put in jail if I didn't cooperate." Miranda said he was seized almost as soon as his plane landed at Heathrow. "There was an announcement on the plane that everyone had to show their passports. The minute I stepped out of the plane

said.

Agents confiscated Miranda's computer, Wi-Fi watch, cellphone, DVDs, memory sticks and some paper documents.

In London, a British lawmaker called for police to explain why Miranda was detained and why it took nearly nine hours to question him.

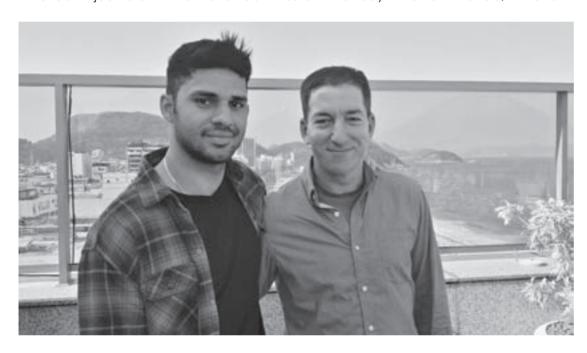
Miranda was held for nearly the maximum time that British authorities are allowed to detain individuals under the Terrorism Act's Schedule 7, which authorizes security agencies to stop and question people at borders.

Keith Vaz, chairman of Parliament's Home Affairs Select Committee, told the BBC that "you have a complaint from Mr. Greenwald and the Brazilian government — they indeed have said they are concerned at the use of terrorism legislation for something that does not appear to relate to terrorism. So it needs to be clarified, and clarified quickly."

Vaz said it was "extraordinary" that police knew that Miranda was Greenwald's partner and that the authorities were targeting partners of people involved in Snowden's disclosures.

The case drew the ire of watchdog groups.

"It's incredible that Miranda was considered to be a terrorist suspect," said David Mepham, the British director at Human Rights Watch. "On the contrary, his detention looks intended to intimidate Greenwald and other journalists who report on surveillance abuses."



Guardian journalist Glenn Greenwald, right, and his partner David Miranda, are shown together at an unknown location. Miranda, the partner of Greenwald, a journalist who received leaks from former National Security Agency contractor Edward Snowden, was detained under anti-terror legislation at Heathrow Airport, triggering claims that authorities are trying to interfere with reporting on the issue.

(AP Photo/Janine Gibson, the Guardian)





AP Interview: Top Iran adviser reaches out to West

ALI AKBAR DAREINI Associated Press

TEHRAN, Iran (AP) — A top adviser to Iran's supreme leader says the election of centrist Hasan Rouhani as the country's president gives an opportunity to world powers to reach a deal with Iran over its nuclear program — but that Tehran will never again suspend its nuclear activities. Ali Akbar Velayati, who advises Ayatollah Ali Khamenei on key matters including the nuclear issue, told The Associated Press that the onus was on the West to reach out to Iran, but pledged that Iran would respond with a "different language" from the bombastic rhetoric used by Rouhani's predecessor. Mahmoud Ahmadinejad. The election of Rouhani

has revived hopes that a deal can be reached with the West to ease concerns



Ali Akbar Velayati, a top adviser to Iran's supreme leader Ayatollah Ali Khamenei, gives an interview to The Associated Press at his office, in Tehran, Iran.

(AP Photo/Ebrahim Noroozi)

but not a softening of its

determination to fully pur-

over Iran's nuclear intentions. So far, the change from Iran's side has been in terms of a softer tone —

sue its nuclear program. Tehran insists its program is

ing because he had ha-

rassed the female employ-

ee there, said Bavaria's

interior minister, Joachim

Herrmann.

entirely peaceful, but the United States and its allies believe it aims to have the capability to build a nuclear weapon.

Rouhani, who won a landslide victory in June 14 presidential election, has vowed to follow a "policy of moderation" and ease tensions with the outside world, saying Iranians voted for change. He insisted Saturday that the nation wants a change in foreign policy tactics but not prin-

Still, a change in tone from Iran would not be insignificant. Ahmadinejad used to call U.N. resolutions "worthless papers," comparing them to "annoying flies" and "a used tissue," and the outgoing top nuclear negotiator Saeed Jalili followed hard-line tactics in talks. Four rounds of nuclear talks since last year between Iran and members of the six-nation group — the five permanent U.N. Security Council nations plus Germany have failed so far to make significant headway.

The comments by Velayati, a close confidante of Khamenei, indicated that the country's top leadership supports dropping the tough rhetoric and taking a more diplomatic approach, convinced that it can maintain its nuclear program and ease tensions with the West at the same time.

Velayati also hinted that the leadership sees potential for progress by holding bilateral talks with individual Western powers — including the U.S. — an idea that Khamenei has been cold to in the past.

Velayati told the AP that Rouhani's election "could be a test for the goodwill of Western countries ... They (the West) have to use this opportunity."

He gave no specifics on how the U.S. and its allies should do so. But he suggested they would find Iran more responsive.

"Repeating the same language that we had before, I don't think it is useful. We have to talk with a different language.

The same purposes but a different language," said Velayati, a former foreign minister.

German police arrest hostage-taker, free captives

KERSTIN JOENSSON Associated Press INGOLSTADT,

Germany (AP) — Police ended a hostage standoff at a city hall in southern Germany on Monday by storming the building, shooting and wounding the captor, and freeing his two captives unharmed.

The crisis in the Bavarian city of Ingolstadt prompted Chancellor Angela Merkel to cancel an election rally she had planned there.

Officials said the 24-yearold kidnapper had previously been banned from entering city hall because he was stalking one of its female employees. The 25-year-old woman was one of the people he was holding hostage.

The kidnapper, whose identity was not released,

"was shot in his shoulder and legs" and rushed to a hospital, police spokesman Guenther Beck told The Associated Press.

Two other people the captor had taken hostage, including a deputy mayor of Ingolstadt, were freed from the building earlier in the day, police said.

The kidnapper "was carrying a plastic gun which looked like a real weapon and a big knife" — which is why police officers were forced to use their weapons, Ingolstadt police said in a statement Monday

Psychologists were counseling the four released hostages.

The captor was a known stalker and had been banned from entering the Ingolstadt city hall build-

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Energy imports, yen swell Japan trade deficit

YURI KAGEYAMA **AP Business Writer**

TOKYO (AP) — Japan's trade deficit ballooned in July as the cost of imports surged because of a cheaper yen and energy needs. The Finance Ministry reported Monday a trade deficit of 1.02 trillion yen (\$10 billion) for July, almost double a year earlier.

Exports jumped 12 percent while imports surged nearly 20 percent.

The dollar has risen in recent months, a plus for ex-

ports. But that also makes biggest ever for the month imports more expensive when translated into yen.

All but two of Japan's 50 nuclear plants have been turned off for safety checks after the March 2011 Fukushima nuclear disaster sent three reactors into meltdowns. That has meant Japan has imported much more oil and gas.

Japan, once known for giant trade surpluses, has A weak currency is a boon posted trade deficits for 13 straight months.

The trade deficit was the Japan's best known com-

of July since comparable records began in 1979, the ministry said.

Weakening the yen is a key part of the Japan revival strategy of Prime Minister Shinzo Abe, who took office last year. Japan's economy, the world's third largest, has stagnated for the better part of two decades.

for exports, and is lifting the earnings of some of panies such as Toyota Motor Corp.Some analysts are questioning how long the momentum from a cheap yen will last without more fundamental reforms in Japan to counter a shrinking population and encourage competition and foreign investment.

Japan's economy grew slower-than-expected 2.6 percent last quarter. The country's public debt surpassed the 1 quadrillion yen (\$10.4 trillion) mark recently.

Report: **UK family living** standards drop

DANICA KIRKA Associated Press

LONDON (AP) — Poor families in Britain are struggling to provide basics for their children as the cost of living rises faster than wages and benefits, research released by a charity Monday suggested.

The cost of raising a child during the first 18 years of life rose 4 percent to 148,105 pounds (\$230,376) last year, while average earnings rose 1.5 percent and safety net benefits rose 1 percent, according to the report from the Child Poverty Action Group.

"This research paints a stark picture of families being squeezed by rising prices and staanant wages, yet receiving ever-diminishing support from the government over the course of the last year," said Alison Garnham, the group's chief executive. "Every parent knows it's getting harder to pay for the essentials their children need, and they don't feel like politicians see them as a priority." The report comes as Britain's coalition government, elected in 2010, imposes tough austerity measures to reduce the nation's budget deficit. Those programs include limiting benefit increases to 1 percent annually for three years, forcing many low-income residents to pay local council tax for the first time, and a new fee for public housing tenants with spare bedrooms. Treasury chief George Osborne has acknowledged that the recovery is taking "longer than anyone hoped," but says that tackling the deficit will be better for the country in the long run despite the short

term pain.

Greece pushes on with privatizations amid scandal

ATHENS, Greece (AP) — Greece's privatization fund said Monday it is pressing on with the sale of another state-owned company, just a day after its chief executive was sacked for accepting favors from a businessman involved in a deal. The fund, known as HRADF, said it is seeking a buyer to take full ownership of the country's train maintenance company, ROSCO. It provided no

pricing details. The former rail subsidiary is among a group of companies and properties that have been transferred to the HRADF for sale or fixedtime concession under a privatization program demanded by Greece's bailout creditors.

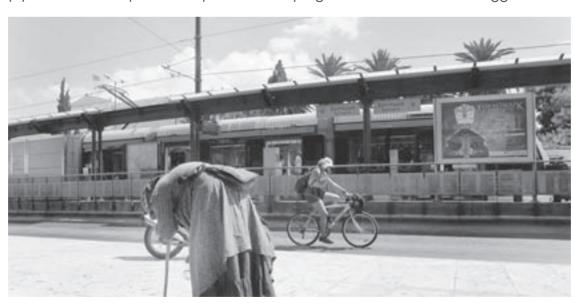
Already struggling with severe delays and a failed attempt to sell a natural gas firm to Russian energy giant Gazprom, the program suffered a new blow Sunday when the HRADF head was fired for allegedly violating ethics rules.

Stelios Stavridis's dismissal followed the revelation that he accepted a lift to his Greek island holiday home on a jet owned by

the head of a consortium that had just bought a 33 percent stake in betting firm OPAP for 654 million euros.Stavridis denied any wrongdoing, saying the businessman had simply offered to help. Proto

left coalition, said the affair was "a first, clear admission of the dirty relationship" between the conservativeled government and business interests.

Syriza denounced the privatization program as The privatizations, combined with harsh spending cuts and public sector reforms, are a condition for the international bailouts that have kept Greece afloat since May 2010. Yet results have lagged so far



An elderly beggar passes by a tram station in central Athens, on Friday, Aug. 16, 2013. Greece is beating its budget targets by a wide margin so far this year, a sign the country's painful cost cuts and tax increases, combined with international bailout funds, are paying off.

"one of the greatest scan-

(AP Photo/Dimitri Messinis)

Thema newspaper, which broke the story, quoted him as saying the lift saved him from catching an early morning flight.

No replacement for Stavridis has been named.

Greece's main opposition party, the Syriza radical

dals in modern European history," arguing that public assets were being sold well below their value. The party said that, if elected, it would not recognize any signed deals "that contravene the public interest."

as the government has been slow to seek deals and interest in Greek businesses has been lackluster at a time when the economy is in depression. The economy has shrunk by about a quarter in five years.



Paseo Herencia, I ♥ Aruba and Government of Aruba: Celebrating Next Generation of Aruba's Outstanding Leaders!



- Creating the "Hoben y Talentoso" (Young & Talented) School Weekly Planner.

ORANJESTAD - An integral part of every Aruban secondary student's list of school supplies is their agenda, where assignments, events and upcoming tests are recorded. Publishing these essential daily diaries is a popular industry that produces entire school supply ensembles, from bags to pencil holders, often themed to pop culture icons.

In collaboration with the Aruban government, the I ♥ Aruba team has put together a weekly planner for 2013-2014, which they hope to make an annual tradition. It showcases outstanding island youth who are an inspiration and role models to all their generation, particularly those struggling with deciding on a future and wondering how they can fully realize their potential.

The dozens of individuals listed in the agenda have excelled in all fields of endeavor. They rep-

resent talent, and more importantly, tenacity and determination, in the arts, sports, scholastic achievement, community service, and entrepreneurial innovation, particularly in the fields of renewable energy and sustainability. Most are gifted, some in more than a single field. Primarily, they are also examples that these gifts are nothing without the hard work and the fortitude to develop their talents, often with the reward to compete and succeed not only locally, but in global arenas. A

large portion of them are medal winners in international sports competitions, or have had their cultural talents acknowledged beyond Aruba's borders.

Aruba's Prime Minister Mike

Aruba's Prime Minister Mike Eman was very proud to be present for the launching of the new agenda during a gala event at Paseo Herencia Shopping Mall on Friday evening, August 16. He commended all those attending, and took personal pleasure in awarding those featured in the weekly planner their personal copy, introducing them to the audience.

A number of the recipients could not be present, as they are abroad, competing at various championships, or attending school, so their parents accepted in their behalf. Among those unable to be present was Professional Windsurfing Women's World Champion in Freestyle for the last five years, multi-gold medal winner and world record holder Sarah Quita Offringa. Others were Javier St. Jago, an innovator in sustainability technology and among the crew that were on the maiden voyage of the first boat run completely on renewable energy, the Ecolution. The mother of Hendrick Burgers, a world kitesurfing champion, accepted his copy. Gold medal winning swimmers Jamal Le Grand, a racer, and Kyra Hoevertsz, a synchronized swimming tour de force, were off at international events, so their parents accepted on their behalf, along with those of Taekwondo Champion Stuart Smit. Standing out among the many athletes unable to attend was local cultural icon, poetess and artist Rosabelle Illes and physically handicapped student Darren Rosenstand, whose has not let being confined to a wheelchair stop him from excelling scholastically at the highest levels. The working portions of the attractive weekly planner are interspersed with exciting photos of each subject, most of them in action in their chosen field of accomplishment, with a short listing of their often international achievements, and an inspiring personal quote. Other famous quotations, by the likes of Muhammad Ali, Theodore Roosevelt, Walt Disney and more, are also liberally distributed through the book. The one by Abraham Lincoln sums up its purpose best: "That some achieve great success, is proof to all that others can achieve it as well."





John Marsh honored by ATA at the Aruba Divi Village





the Resort. John brought some family members with him on this trip to the island so they could see why he loves Aruba so much! The certificate was presented by Ernest Giel representing the Aruba Tourism Authority together with staff and management members of the Divi Village Resort and John's family members.

DRUIF BEACH - Recently the Aruba Tourism Authority had the great pleasure of honoring a very nice gentleman who is a loyal and friendly visitor of Aruba, as Distinguished Visitor, at the Aruba Divi Village Resort. The symbolic honorary title is presented in the name of the Minister of Tourism

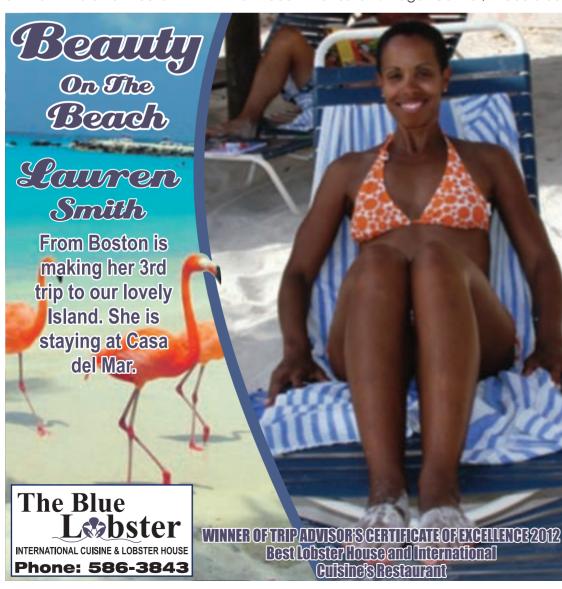
as a token of appreciation to guests who visit Aruba for 10-to-19 consecutive years.

The honoree was John Marsh of New York City, New York. John loves Aruba very much for the weather, beaches, restaurants and he loves to be with his Aruban friends at

Every Tuesday Night from 7pm - 9pm: Steel Pan Night at Palm Beach Plaza Mall

PALM BEACH - Nico Connor, a second generation steel pan recording artist who is one of the 2 performing sons of the late Edgar Connor, Aruba steel





pan pioneer who obviously shared his talent with his sons.

Nico has being surrounded by (steel pan) music and was in love with the sound from a young age, his mother Gloria Connor the great arranger of the famous invaders steel band gave him a saxophone that's still at his side but his steel pans have always had his priority in any form or music.

Together with his also talented brother Lee brought

a new trade wind to steel pan music, arrangements and performing. As a steel pan performer/label owner he's always looking for the next step to add to his virtuosity groovy sounds, and expand his musical journey beyond the horizon.

The all-star band will be performing at Palm Beach Plaza Mall.

We invite you to come and experience Aruba's heritage on Steel Pan Music, tonight at Palm Beach Plaza Mall.



Another commercial initiative by Aruba Bank: Corporate Lecture Series to deliver impactful learning experience

ORANJESTAD -- As the business world is constantly seeing new developments, Aruba Bank decided to organize a 3-Day Corporate Lecture Series inviting its entrepreneur and business clients, to keep abreast of the latest developments. The lecture series will take place at the Renaissance Convention Center, starting on Tuesday, August 27th, and will conclude on Thursday, August 29th, 2013. The lectures will take place from 8:30am to 11:30am each morning. The 3-Day Corporate Lec-

The 3-Day Corporate Lecture Series is similar to the learning event organized by Aruba Bank in June, at the Young Entrepreneur Center at the main Aruba Bank branch in Camacuri. The lecture, titled Breakfast Meeting: Leadership & Management was given by Cor Storm and ended up as a total success. For the upcoming round Aruba Bank is offering three consecutive lectures, designed to interest corporate clients.

Each speaker will offer valuable information, which is current and relevant to contemporary business. On Tuesday, August 27th, Ryan Kock will present the topic of Mergers and Acquisitions. On Wednesday, August 28th, Jeanette Solognier will present the topic of Compliance and on Thursday, August 29th, Martijn Balkenstein will talk about Macro Economic Developments.

Ryan Kock will elaborate on the topic of Acquisitions: The objectives, the process, the value of markets into which you're buying, considerations of taxes, legalities and finance, all peppered by practical advice. Ryan Kock has a Masters Degree in economic taxes, and Certified Public Accountina. He worked at Ernst & Young in the Netherlands, and in Aruba, having been granted the position of General Manager of the Aruba branch. Ryan was also a member of the management team at Aruba Bank,

however, since 2012 he has joined the ATLAS company, where he assists clients in the areas of accountancy, taxes and much more. The second speaker, Jeannette Solognier, will elaborate on the topic of Compliance. Jeannette Solognier has a strong curriculum and

sults on work done in the fields of fraud investigation and security checks, as well as AML/ CFT compliance, integrity training/ policies and (pre-) employment screening in Aruba, Curaçao, Sint Maarten and Venezuela. Jeanette deepened her knowledge in the area



vast knowledge of fraud investigations. She launched her career as an officer in the Police Force. Over the course of the years she has followed many courses and deepened her knowledge of forensics. Since 2010, Jeanette has joined Compliance & Forensic Services Caribbean, where she con-

of fighting against money laundering and financial terrorism locally, as well as internationally, and she is a Certified Anti Money Laundering Specialist, CAMS.

The third lecturer, Martijn Balkenstein, has studied Environmental Management and the Science of Public Administration and Management. He started his career as a statistician at the Central Bureau of Statistics in 1993, and in 2009 he was promoted to the position of Director.

Martijn has served as the project leader for various studies, such as Labor Force Surveys, Income and Expenditure Surveys, Tourism Expenditure Surveys and Business Counts, as well as working on the 2000 Census count. His management style focuses on getting results.

These lectures will all take place from 8:30 to 11:30am, at the Renaissance Convention Center. All lectures will all be given in English, and they are completely free of charge.

Register before Tuesday, August 22nd, 2013. To register, visit www.arubabank.com/corporate and fill out the digital form, thereby guaranteeing your spot at the interesting and up-to-date lectures, presented by Aruba Rank









Home plate umpire Brian O'Nora, right, ejects New York Yankees manager Joe Girardi (28) after arguing after Alex Rodriguez was hit by a pitch in the second inning of a baseball game in Boston, Sunday, Aug. 18, 2013.

Associated Press Read AL Roundup on Page 20



19 world champions to line up at Weltklasse meet

of Weltklasse say 19 world championships gold med-

Jamaica's Usain Bolt shows off his gold medal for the men's 200-meters at the World Athletics Championships in the Luzhniki stadium in Moscow, Russia, Sunday, Aug. 18, 2013.

Associated Press

Diamond League meeting next week.

Usain Bolt leads a 100 meters lineup on Aug. 29 featuring the top six finishers in the worlds final at Moscow last week.

High jump world champion Bohdan Bondarenko heads

ZURICH (AP) — Organizers alists will compete at the a Weltklasse entry that in- ba — the women's world cludes the top eight in Moscow. The Ukrainian almost broke the 20-year-old world record mark of 2.45 meters at the Lausanne Diamond League meet in July.

> Weltklasse organizers say Ethiopian rivals Meseret Defar and Tirunesh Diba-

champions over 5,000 and 10,000, respectively — will race over 5,000.

Weltklasse stages the first half of the season-ending Diamond League finals. Brussels hosts the remaining events Sept. 6 at the Van Damme Memorial meet.



Wondolowski heads Earthquakes past Kansas City 1-0

SANTA CLARA, California (AP) — Chris Wondolowski scored for the third time in as many matches as the San Jose Earthquakes beat Sporting Kansas City 1-0 in Major League Soccer on Sunday. Wondolowski and the Earthauakes broke through in the 55th minute against one of the MLS' tightest defenses. Steven Beitashour delivered a cross off a deflected ball on the right wing and Wondolowski darted behind Sporting's back line to reach the looping pass and head it inside the near post from 12 yards (meters) out for his eighth goal. San Jose kept alive its faint playoff hopes with the victory, moving into a share of seventh place in the Western

Sporting Kansas City retained its share of the Eastern Conference top spot.

Conference with FC Dallas on

33 points.

Federer slides to No. 7 in rankings; Nadal to 2

The Associated Press Roger Federer is sliding in the ATP rankings, now down to No. 7.

Federer, who spent more weeks at No. 1 than anyone, already had reached his lowest spot in a decade by Monday.

derer will be seeded sev- mained No. 1.

enth at the U.S. Open, where he won five of his 17 Grand Slam titles.

In other changes, French Open champion Rafael Nadal — who won hardcourt titles at Montreal and Cincinnati the last dropping to No. 5 after two weeks — rose to No. Wimbledon — and he 2 from No. 3, swapping fell two more places places with Wimbledon champion Andy Mur-Barring a withdrawal, Fe-ray. Novak Djokovic re-



Associated Press



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successful fisherman of the Twin Engine Post yacht, established seafood restau- appropriately called "Driftwood I Driftwood owner Herby

Merryweater has a love and passion for fishing.

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What Herby catches will be served in his restaurant on the same day. Herby loves to share his fishing ORANJESTAD - The down- passion with the many visitors to town marina is home of Drift- the island. His fleet of a 35ft. Twin wood Fishing Charters, the Engine Bertram yacht and a 50ft.

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AL Capsules

A-Rod hit then hits HR in Yanks' 9-6 win over Sox

BOSTON (AP) — Alex Rodri- loaded the bases and went guez was hit by a fastball his first time up and then homered to start a four-run sixth inning that rallied the New York Yankees to a 9-6 win over the Boston Red Sox on Sunday.

Yankees manager Joe Girardi was eiected after storming out of the dugout to holler at plate umpire Brian O'Nora, who warned both benches immediately after Rodriguez was plunked by Ryan Dempster's 3-0 pitch leading off the second inning. It struck his left elbow pad and ricocheted off his back.

"He should have been thrown out of the game," Girardi said. "Everyone knows it was intentional." Players streamed from the dugouts and benches, but no skirmishes developed in the latest testy game between the longtime rivals. The dustup seemed to

spark the Yankees, who were trailing 2-0 at the time. Mariano Rivera earned his first save since blowing three chances in a row for the first time in his career. Rodriguez, who is appeal-

ing his 211-game suspension in the Biogenesis case, went 3 for 4 with two runs and two RBIs. His homer to deep center leading off the sixth pulled the Yankees within 6-4. New York

ahead when Brett Gardner hit a bases-clearing triple. Boston's lead in the AL East was cut to one game over Tampa Bay. The game took 4 hours, 12 minutes.

CC Sabathia (11-10) got the win and the Yankees took two of three from the first-place Red Sox.

TIGERS 6, ROYALS 3

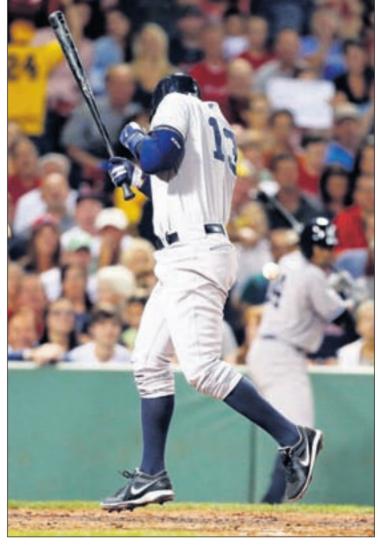
DETROIT (AP) — Miguel Cabrera hit his 40th home run and had an RBI single to help Max Scherzer become baseball's first 18game winner in Detroit's victory over Kansas City.

The reigning Triple Crown winner became the third player since 1921 to have at least 40 homers and 120 RBIs while batting .350 or better through 116 games, joining Babe Ruth and Jimmie Foxx, according to STATS.

Scherzer (18-1) gave up two runs on five hits over eight innings. Scherzer and Roger Clemens are the only pitchers since 1919 to have 18 wins in their first 19 decisions, STATS said.

Cabrera, who has eight homers in 13 games, leads the majors in batting (.360) and RBIs (120). His home run pulled him within five of Baltimore's Chris Davis.

The Royals lost three of five this weekend and trail the AL Central-leading Tigers



New York Yankees' Alex Rodriguez is hit by a pitch from Boston Red Sox's Ryan Dempster in the second inning of a baseball game in Boston, Sunday, Aug. 18, 2013

Associated Press

by $8\frac{1}{2}$ games. Kansas City's Bruce Chen (5-1) allowed six earned runs — more than he had given up in his last six starts

— and eight hits over 5 1-3

innings. WHITE SOX 5, TWINS 2 MINNEAPOLIS (AP) — Alexei Ramirez homered and had three RBIs, Hector Santiago won for the first time since

June 21, as the Chicago White Sox beat Minnesota. Ramirez finished a triple shy of the cycle. He homered to lead off the fifth inning, giving Chicago a 4-2 lead and helping his team win its first road series in more than a month.

Jeff Keppinger's single scored Avisail Garcia to make it 5-2 later in the fifth. Brian Dozier had two hits and an RBI for Minnesota, which went 2 for 18 with runners in scoring position and lost for the fifth time in six games.

Santiago (4-7) wriggled out of a bases-loaded jam in the fifth. Addison Reed earned his 31st save in 36 chances.

Twins starter Samuel Deduno (7-7) didn't walk a batter for the second time this season, but he hit three batters with pitches and balked once.

RAYS 2, BLUE JAYS 1, 10 innings

ST. PETERSBURG, Florida (AP) — Jose Lobaton hit a solo home run in the 10th inning as Tampa Bay edged Toronto.

Lobaton sent a 2-1 pitch from Brad Lincoln (1-2) into the right-field seats. Lobaton had a game-ending triple in the ninth on Friday. Jake McGee (3-3) struck out one during a perfect 10th.



In this March 17, 2011 file photo, attorney Joseph Tacopina speaks to the media outside Superior Court in New Haven, Conn. Major League Baseball is challenging Alex Rodriguez's lawyer to allow the sport to make public the evidence that led to the 211-game suspension of the New York Yankees star. MLB executive vice president Rob Manfred wrote to lawyer Joseph Tacopina on Monday, Aug. 19, 2013, urging him to waive his client's confidentiality.

Associated Press

A-Rod declines MLB challenge to release evidence

RONALD BLUM AP Sports Writer

NEW YORK (AP) — A lawyer for Alex Rodriguez declined Major League Baseball's challenge to make public the evidence that led to the 211-game suspension of the New York Yankees

MLB executive vice president Rob Manfred wrote to lawyer Joseph Tacopina on Monday, urging him to waive his client's confidentiality under baseball's Joint Drug Agreement so the documents could be released. Tacopina had

said he wanted to discuss evidence publicly but was constrained by the provision. "We will agree to waive those provisions as they apply to both Rodriguez and the office of commissioner of baseball gram, including, but not limited to, his testing history, test results, violations of the program, and all information and evidence relating to Rodriguez's treatment by Anthony Bosch, Anthony Galea and Victor Conte," Manfred wrote in the

letter, which was released by MLB.

Bosch was head of the Bioaenesis of America antiaging clinic accused of distributing banned performance-enhancing drugs. Galea pleaded guilty two with respect to Rodriguez's years ago to a federal entire history under the pro- charge of bringing unapproved drugs into the United States from Canada. Conte was head of the Bay Area Laboratory Co-Operative, the target of a federal investigation that led to criminal charges against Barry Bonds, Marion Jones and others. \square



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Europe retains the Solheim Cup in America

DOUG FERGUSON AP Golf Writer PARKER, Colorado (AP) —

The Europeans wanted to make history by winning the Solheim Cup on American soil for the first time.

They did better than that. Caroline Hedwall became the first player in Solheim Cup history to win all five of her matches, the last one with a splendid shot to 4 feet for birdie on the 18th for a 1-up win over Michelle Wie that assured Europe of keeping the cup.

More than an hour later, Cristie Kerr and Karine Icher played all the way to the 18th green until conceding each other birdies. That half-point made it 18-10 in favor of Europe, the biggest blowout since the Solheim Cup began in

And the Europeans did it with six rookies on their team, who combined to go 12-5-2.

Catriona Matthew, at 43 the oldest player on the team, rallied to halve her match against Gerina Piller that gave Europe 141/2 points and an outright win in America.

"It's a fantastic feeling right now," European captain Liselotte Neumann said. "I'm so proud of them. They played such good golf this week. They just played tremendous golf."

Charley Hull, the youngest player in Solheim Cup history at 17, capped off her amazing week by demolishing Paula Creamer in a match that set the tone for Europe. Carlota Ciganda handed Morgan Pressel her first lost in singles in four appearances to go 3-0 for the week.

Not even a one-hour delay due to lightning in the area could damper this European celebration. Suzann Pettersen was lining up her putt on the 16th hole when she heard the cheers from the 18th, got the news and began pumping her fist.

"The way we played 16, 17 and 18 I think is what really made the difference," U.S. captain Meg Mallon said. "It wasn't for lack of preparation because we played this golf course quite a bit. So it wasn't like a surprise for us. It was just a matter of who dropped the putts on those holes. And unfortunately, it was the Europeans.'

Europe won 17 holes during that three-hole stretch this week, compared with 10 for the Americans.

Europe still trails 8-5 in the competition, but this was the first time it has won back-to-back.

Matthew holed the winning the putt, but the Europeans really won Saturday afternoon when they swept the fourballs matches to build a 10½-5½ lead, matching the largest margin going into Sunday.

Raucous cheering on the first tee raised American hopes of the greatest comeback in Solheim Cup

Once they got on the golf course, it was a hopeless

Mallon stacked some of her best players at the top of the lineup with hopes of filling the leaderboard with red scores and building momentum. Europe was ahead early four of the opening five matches.

Brittany Lang delivered a point, though she had a tussle with Azahara Munoz until winning on the 17th.

Stacy Lewis, in the opening singles match, didn't take her first lead against Anna Nordavist until driving the green on the par-4 14th for a birdie. But the clos-



Europe's Anna Nordqvist from Sweden holds the Solheim Cup trophy as she and Team Europe celebrate their victory at closing ceremonies for the Solheim Cup golf tournament Sunday, Aug. 18, 2013, in Parker, Colo. Team Europe defeated Team USA 18-10 and retained the Solheim Cup.

Associated Press

ing stretch belonged to Europe, as it had all week. Lewis missed an 8-foot birdie on the 16th for a chance

to go 2 up, and the Swede found more magic on the 17th. One day after her hole-in-one, she

a 20-foot birdie putt to square the match, and Lewis had to make a 7-foot par to get a half-point.

Ciganda, the Spanish rookie who couldn't break 80 in her opening fourballs match, finished with five straight birdies to pull away from Pressel.

Europe's biggest boost came from its youngest star.

Hull, playing like she had been here many times before, dropped in a 45-foot birdie putt on No. 6 to take her first lead, and she demoralized Creamer from there. The English teen hit an approach to 8 feet for birdie on the seventh, won the ninth when Creamer made double bogey and went 5 up when Creamer missed a short putt.



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Fowles leads Sky to 89-78 comeback win over Sun



New York Liberty forward Kara Braxton (45) fights for possession of the ball against Minnesota Lynx guard Ta'Shauna Rodgers (15) in the first half of a WNBA basketball game, Sunday, Aug. 18, 2013, in Minneapolis.

Associated Press

The Associated Press Sylvia Fowles had 20 points Sky rally from a 25-point on Sunday.

ROSEMONT, Illinois (AP) — the East-leading Chicago over the Connecticut Sun

and 21 rebounds to help deficit for an 89-78 victory

Pujols out for the season with foot injury

ANAHEIM, California (AP) ter. The Angels began the

 The Los Angeles Angels say slugger Albert Pujols will be sidelined for the playoff race. season because of an in- The 33-year-old Pujols hit jured left foot.

July 26. He had been saying he wanted to return when his partially torn plantar fascia healed.

The injury has bothered him all season, and forced the first baseman to mostly become a designated hit-year contract.

season with high hopes, but are well behind in the

.258 with 17 home runs Puiols hasn't played since and 64 RBIs this year. This is the first time the threetime NL MVP finished with fewer than 30 homers in his 13-season major league

Pujols is in the second season of his \$240 million, 10-



This July 22, 2013 file photo shows Los Angeles Angels' Albert Pujols reacting after he struck out during the ninth inning of a baseball game against the Minnesota Twins in Anaheim, Calif. **Associated Press**

Connecticut scored the game's first 15 points, capped by a desperation 3-pointer by Renee Montgomery with 4:35 left to beat the 24-second shot clock. Montgomery's layup with 1:58 remaining in the first half gave the Sun a 43-18 lead.

The Sky outscored Connecticut 62-35 in the second half, taking their first lead with 2:48 left in the game on Epiphanny Prince's three-point play. The Sky (17-8) were without Elena Delle Donne for the second straight game. The rookie star is day to day

Tan White scored 16 points for Connecticut (7-17), which has lost five of six. Prince scored 21 for Chi-

with a left foot she sprained

Tuesday in Los Angeles.

cago, which won for the fourth time in five games and swept the four-game season series with Connecticut.

DREAM 76, MYSTICS 58

ATLANTA (AP) — Tiffany Hayes tied her career high with 23 points and Angel McCoughtry added 22 as Atlanta beat Washington for its second straight win. Ivory Latta finished with 12 points and Monique Currie had 10 for Washington (12-14), which ended a threegame winning streak.

The Mystics started fast, taking a 10-point lead on Currie's 3-pointer 2 minutes into in the first, and they didn't trail until Hayes' 3-pointer with 0.5 seconds left in the second quarter made it 38-37.

Hayes scored 10 points in the second and nine in the third. She added a 3 with 8:14 left in the game to make it 66-48.

Atlanta (13-9) led the rest of the way to win its eighth straight in the series.

LYNX 88, LIBERTY 57

MINNEAPOLIS (AP) — Maya Moore scored a seasonhigh 28 points, including six 3-pointers, as Minnesota beat New York to end a three-game losing streak. Seimone Augustus and Janel McCarville each had 12 points for the Lynx (18-6), who moved one-half game ahead of Los Angeles atop the Western Conference standings.

Katie Smith and Alex Montgomery scored 11 points each to lead the Liberty (10-15), who were without leading scorer Cappie Pondexter due to a foot injury. New York lost for the third time in four games and dropped one game behind fourth-place Indiana for the last playoff position in the East.

The Lynx used a 16-5 run — including 3-pointers by Moore and Rachel Jarry to take a 59-39 lead late in the third quarter. Moore hit another 3 midway through the fourth to make it 74-50. In other WNBA games it was Atlanta 76, Washington 58; Chicago 89, Connecticut 78; and Minnesota 88, New York 57.



New Samsung 'Mega' phone nearly tablet-sized

NEW YORK (AP) — Smart- Samsung is beyond big.

phones are getting bigger With a screen measuring 6.3 as people use them more inches (16-centimeter) dito watch movies and play agonally, the Galaxy Mega a hybrid that combines the

tablet computer. The difference: It makes phone calls. Samsung says the Mega is games. A new one from is almost as big as a 7-inch portability of a smartphone

Palestinian finds Facebook bug, hacks CEO's page

NASSER SHIYOUKHI RAPHAEL SATTER Associated Press YATTA, West Bank (AP) —

After discovering a privacy bug on Facebook, unemployed Palestinian programmer Khalil Shreateh said he just wanted to collect the traditional \$500 bounty the social network giant offers to those who voluntarily expose its glitch-

But when Facebook ignored his first two reports, Shreateh took his message to the top — and hacked into CEO Mark Zuckerberg's personal page to prove his point.

"Sorry for breaking your privacy," he wrote the Facebook founder,

"I has no other choice to make after all the reports I sent to Facebook team ... as you can see iam not in your friend list and yet i can post to your timeline."

The stunt cost the 30-yearold Palestinian the bounty, but earned him praise and numerous job offers for being able to get to the boss of the world's most ubiquitous social network. Shreateh, who lives near the West Bank city of Hebron and has been unable to find a job since graduating two years ago with a degree in information technology, told Facebook that he found a way that allowed anyone to post on anyone else's wall. "I told them that you have a vulnerability and you need to close it," he told The Associated Press.

"I wasn't looking to be famous. I just wanted to make a point to Mark (Zuckerberg)."

In a message posted to the Hacker News, a userdriven security news site, Facebook software engi-



Palestinan Khalel Shreateh sits in front of his his computer at his home in the West Bank town of Yatta south of Hebron, Monday, Aug. 19, 2013.

Associated Press

neer Matthew Jones said the initial report was poorly worded, although he acknowledged that the company should have pressed for more information.

"As a few other commenters have pointed out, we get hundreds of reports every day," Jones wrote. "Many of our best reports come from people whose English isn't great — though this can be challenging, it's something we work with just fine and we have paid out over \$1 million to hundreds of reporters. However, many of the reports we get are nonsense or misguided, and even those ... provide some modicum of reproduction instructions." Nevertheless, he said, "we should have pushed back asking for more details here.'

He went on to say that Shreateh would not be paid from Facebook's bounty program because he'd violated the company's terms of service namely by posting items to the Facebook pages of users he should not have had access to.

"The more important issue here is with how the

bug was demonstrated using the accounts of real people without their permission. Exploiting bugs to impact real users is not acceptable behavior for a white hat," he said, using an industry term for ethical security experts.

Jones added that the bug was fixed Thursday. Facebook declined to comment beyond the post.



This photo provided by AT&T shows the Samsung Galaxy Mega. With a screen measuring 6.3 inches

diagonally, the Galaxy Mega is almost as big as a 7-inch tablet computer.

AT&T/Associated Press

with the immersive experience that a tablet offers for movies, books, music and games. Phones of this size are typically referred to as phablets.

Samsung Electronics Co. is known for big phones. Its flagship Galaxy S4 is 5 inches, while the Galaxy Note 2 is 5.5 inches. Apple's iPhone 5 is 4 inches.

Samsung is also known for offering a variety of devices, with different screen sizes and prices, to target a range of consumers. Because of that, it's now the leading maker of phones. Apple, by contrast, has

been releasing one model a year that targets highend consumers. A new iPhone is expected this fall. The Mega includes many features available in other recent Galaxy phones. That includes Multi Window, which allows multitasking in a split screen, and Easy Mode, which reduces the number of features and choices for new smartphone users.

AT&T Inc. says it will start selling the Mega on Friday for \$150 with a two-year service contract. The Mega is also coming to Sprint and U.S. Cellular. Dates and prices weren't available for those carriers. The Mega made its debut in Europe and Russia in May, but hasn't been available in the U.S. until now.

As Samsung's phones get larger, at least one of HTC Corp.'s is getting smaller. AT&T announced Monday that it will start selling a smaller version of the HTC One. Called the HTC One Mini, it will have a 4.3-inch (10.9-centimeter) screen, compared with 4.7 inches on the standard model. It's also lighter, at 4.3 ounces (122 grams). The One is 5 ounces (141 grams). The One Mini will be about \$100 cheaper than its big brother. It will be available starting Friday for \$100 with a two-year service agreement.





Wall Street slides for a fourth straight day

KEN SWEET AP Markets Writer

NEW YORK (AP) — U.S. stocks dropped for a fourth day in a row Monday as investors continued to express worry about the recent rise in bond yields. Banking stocks also dragged down the broader market.

The Dow Jones industrial average dropped 70.73 points, or 0.47 percent, to 15,010.74. The Standard & Poor's 500 index lost 9.78 points, or 0.6 percent, to 1,646.05. The market fell broadly; 4 stocks fell for every one that rose on the New York Stock Exchange. technology-heavy Nasdaa composite index also fell, losing 13.69 points, or 0.48 percent, to 3,589.09. The Russell 2000 index, which is made up of primarily riskier, smallcompany stocks, fell nearly twice as much as the S&P 500. That index fell 11.05 points, or 1 percent, to 1,013.25.

Investors had little data to digest Monday, so the focus for many remained the ongoing climb in bond yields. The yield on the benchmark 10-year Treasury note rose to 2.88 percent from 2.83 percent Friday. Yields are at their highest level since July 2011.

The 10-year yield has been rising sharply from a recent low of 1.63 percent reached in early May as the economy has improved and as investors anticipate an end to the Federal Reserve's huge bond-buying program as

program has been keeping interest rates low to encourage borrowing and

"We've been in this artificially low interest rate environment for so long, it's hard to figure out what

early as next month. The er interest rates on many kinds of loans, including home mortgages and corporate loans.

> "I do think we're not too far away from that point in time where this heavy increase in bond yields is going to start impacting

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Gregg Maloney, right, a governor with Barclays, trades stock at the New York Stock Exchange, Monday, Aug. 19, 2013, in New (AP Photo/Mark Lennihan)

'normal' is," said Jim Dunigan, chief investment officer with PNC Wealth Management.

The quick rise in bond yields has worried some investors because it leads to high-

the (stock) markets," said Doug Peebles, chief investment officer of AllianceBernstein Fixed Income.

Homebuilders were hit hard on Monday as traders worried that higher mortgage rates could upset a recovery in the housing market. Lennar, PulteGroup and D.R. Horton all fell roughly 4 percent.

Some investors expect the 10-year note could rise above the psychologically important 3 percent mark as early as month's end.

Monday's losses come after the Dow posted its worst week of 2013. The benchmark index fell 2.2 percent last week and the S&P 500 lost 2.1 percent. The Dow and the S&P 500 have not had a four-day losing streak since December 2012.

Bank stocks moved lower after a report from the Federal Reserve appeared to indicate that large bank holding companies -- firms such as JPMorgan Chase & Co., Citigroup, Bank of America and others -could need to raise additional capital.

In the report, the central bank said large banks had made "substantial improvements" in how they plan for future potential financial crises; however the Fed also said there was "considerable room for advancement."

JPMorgan fell \$1.46, or 2.7 percent, to \$51.83 while Bank of America fell 27 cents, or 1.9 percent, to \$14.15. Morgan Stanley fell 66 cents, or 2.5 percent, to \$25.81.

Banks have faced intense regulatory pressure to increase their capital ratios -- the amount of money they hold in reserve -- since the financial crisis five years ago.

COMMODITIES

Corn climbs on dry US forecast

STEVE ROTHWELL **AP Markets Writer**

NEW YORK (AP) — Corn is gaining the most in almost four months as dry weather is forecast for the U.S. Midwest.

December corn rose 22 cents, or 4.7 percent, to \$4.85 a bushel Monday. That's the biggest one-day increase since April 29.

The forecast for drier weather has helped corn prices rebound from their lowest level in almost three years. Corn has slumped this year after the government said in the spring that growers intended to plant the most corn in almost 80 years.

"We're starting this week with a pretty dry forecast," said Todd Hultman, a grains analyst at DTN. "So there are increasing concerns, especially in the western and northern Corn Belt, about dry conditions." Wheat and soybeans also rose. December wheat gained 10 cents, or 1.6 percent, to \$6.54 a bushel. Soybeans rose 44 cents, or 3.5 percent, to \$13.03 a bushel.

Corn has been one of the biggest decliners among agriculture products this year, dropping 31 percent since the start of the year. The price of wheat has fallen 16 percent and soybeans have dropped 8.3 percent.

U.S. corn growers are forecast to produce a record crop of 13.8 billion bushels of corn this year, an increase of 28 percent from last year's drought-hit crop, the U.S. Department of Agriculture said Aug. 12. In metals trading, most futures contracts fell.

December gold fell \$5.30, or 0.4 percent, to \$1,365.70 an ounce. Silver for September delivery dropped 15.6 cents, or 0.7 percent, to \$23.17 an ounce.

Copper for September dropped 3.1 cents, or \$3.332 per pound. Palladium for the same month fell \$10.15, or 1.3 percent, to \$752.90 an ounce. Platinum for October fell \$18.60, or 1.2 percent, to \$1,509 an ounce.

After a week of gains, oil falls near \$107 a barrel

The Associated Press

NEW YORK (AP) — The price of oil fell for the first time in more than a week Monday, slipping near \$107 a barrel. West Texas Intermediate, the benchmark for U.S. crude, for September delivery fell 36 cents to close at \$107.10 a barrel on the New York Mercantile Exchange. The contract rose \$4.06, or 4 percent, over the prior six trading sessions.

Brent North Sea crude, the

benchmark for international crudes, fell 50 cents to \$109.90 a barrel for October delivery on the ICE Futures exchange in London. The situation in Egypt has supported higher oil prices. The country has been wracked by ongoing clashes between supporters of ousted President Mohammed Morsi and the military-backed government. Nearly 900 people have died in the violence

Egypt is not a major oil exporter, but there is concern that an escalation in fighting could spread to neighboring countries or disrupt the Suez Canal, a major trade route.

Traders are also waiting for clear signals from the U.S. Federal Reserve on monetary policy.

It is widely held that the Fed will begin to reduce its \$85 billion a month in asset purchases as early as SepThe Fed's stimulus policy has lowered interest rates and made oil and other commodities a more attractive investment by offering potentially higher

In other energy futures trading on the Nymex:

- Heating oil fell 1 cent to \$3.07 per gallon.
- Wholesale gasoline fell 3 cents to \$2.93 a gallon.
- Natural gas rose 10 cents to \$3.46 per 1,000 cubic feet.



Fed Minutes:

Banks not tough enough on themselves in stress tests

PETER EAVIS
© 2013 New York Times

Most large banks appear to have been sailing through the annual "health

was BB&T, a regional bank based in Winston-Salem, N.C. The other was Ally Financial, a consumer lender that has struggled to ey to the government. Also in March, JPMorgan Chase and Goldman Sachs passed the latest tests, but the Fed said their respons-

In its review released Monday, the Fed appeared most concerned that banks were applying the tests too generally. In other words, such banks didn't pay enough attention to the risks that were particular to their assets and operations. Banks excluded material that was relevant to the bank's "idiosyncrat-

plans by the end of Sep-

tember.

said.

Under the tests, the banks have to assume weakness in the economy and turmoil in the markets, and then calculate the losses they would suffer under such conditions. The banks then subtract those losses from capital, the financial buffer they maintain to absorb capital. If the assumed losses cause capital to fall below a regulatory threshold, the banks effectively fail the test.

ic vulnerabilities," the Fed

As part of the stress tests, banks have to carefully lay

out capital plans to show regulators that they would have the strength to operate through tough times. But, again, some banks acted too formulaically, the Fed said.

The banks that showed

weak responses based

their capital plans solely on hitting regulatory requirements, rather than their unique risks, the Fed said. One upshot of this is that banks may have to hold capital well above regulatory minimums to be considered properly capitalized in the Fed's eyes.

By making its expectations clearer, the Fed could sacrifice some of the unpredictability that could keep the banks on their toes when they apply the tests. Perhaps anticipating that, the central bank warned that "designing an internal capital planning process that simply seeks to mirror the Federal Reserve's stress testing is a weak practice."



Federal Reserve Chairman Ben Bernanke testifies before the House Financial Services
Committee in the Rayburn House Office Building on Capitol Hill in Washington. The Federal
Reserve described some significant shortcomings in US Big Banks' responses to so-called stress
tests on Monday, August 19, 2013. (Christopher Gregory/The New York Times)

checkups" they have had to undergo since the financial crisis.

But on Monday, the Federal Reserve, a prominent bank regulator, described some significant shortcomings in the banks' responses to the so-called stress tests. Despite the severity of the recent housing bust, the Fed said some banks weren't taking into account the possibility of falling house prices when valuing certain mortgagerelated assets for the tests. In other cases, banks assumed they would be strong enough to take business away from competitors in stressed times.

The Fed's findings are part of its efforts to improve the stress tests, which aim to ensure banks have the financial strength to withstand shocks in the economy and markets.

The tests have created tension between the Fed and the banks. One reason is that the tests can determine how much a bank is allowed to pay out in dividends or spend on stock buybacks.

In March, the Fed announced that two out of 18 banks had effectively failed the latest tests. One

right itself since the financial crisis and still has not fully repaid its bailout mones contained weaknesses, and the banks were required to resubmit their

Hedge fund titan Phil Falcone to settle with SEC

CHRISTINA REXRODE AP Business Writer

NEW YORK (AP) — Hedge fund titan Phil Falcone and his firm, Harbinger Capital Partners, will pay \$18 million to settle Securities and Exchange Commission charges over Falcone's use of firm money and other accusations, regulators said Monday.

Falcone and his firm must also admit wrongdoing, a departure from many recent SEC settlements that have allowed financial firms and employees to neither admit nor deny guilt. Falcone is also barred from the securities industry for five years.

This was not Falcone's first attempt to settle the SEC charges. At a closed meeting last month, SEC commissioners rejected another settlement proposal. It was also worth \$18 million, but it did not require admission of guilt and would have banned Falcone from the industry for only two years.

"Falcone and Harbinger

engaged in serious misconduct that harmed investors, and their admissions leave no doubt that they violated the federal securities laws," said Andrew Ceresney, co-director of the SEC's enforcement division. "Falcone must now pay a heavy price for his misconduct by surrendering millions of dollars and being barred from the hedge fund industry."

The SEC last year accused Falcone of improperly borrowing \$113 million of Harbinger's assets to pay his personal taxes, at a time when he had barred investors from cashing out.

The accusations have opened a small window into the often shadowy, loosely regulated and cutthroat world that is the hedge fund industry. According to the SEC charges, Harbinger secretly gave some investors the right to cash out their holdings, and in return, the favored investors gave Harbinger the right to bar the other investors from being able

to cash out.

The SEC also accused Harbinger of manipulating the market for bonds issued by a Canadian manufacturing company, Maax Holdings Inc. Using fund money, The settlement comes at a time when hedge funds have been in the limelight for all the wrong reasons. Last month, the Justice Department accused SAC Capital Advisors of allow-



Senior Managing Partner of Harbinger Capital Partners Philip Falcone testifies on Capital Hill in Washington.

(AP Photo/Kevin Wolf)

Falcone bought many of the bonds to shrink the supply on the market and drive up prices, the SEC said. It was a move meant to retaliate against another financial firm rumored to be betting that the price of the bonds would fall. ing insider trading to flourish for years. SAC has pleaded not guilty.

The Harbinger settlement must be approved by a district court judge. Falcone will pay \$11.5 million, and Harbinger will pay \$6.5 million. ☐

Souba 100/1/2

Mutts







6 Chix





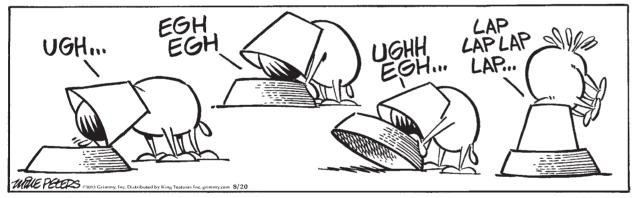
Blondie







Mother Goose & Grimm



Baby Blues

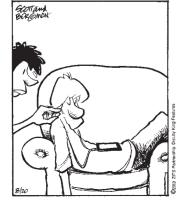




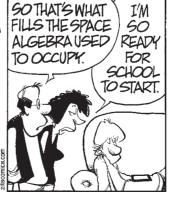




Zits







Conceptis Sudoku

1				2				8
		9		6	8	1		
	2		4				7	
	4					8		
3	7						6	4
		1					9	
	3				7		8	
		8	6	9		4		
4				9 5				3
9 6 8 1 2 4 7 4 8 3 6 4 1 9 3 7 8 8 9 4 4 5 3								

Sudoku is a number-placing puzzle based on a 9x9 grid with several given numbers. The object is to place the numbers 1 to 9 in the empty squares so that each row, each column and each 3x3 box contains the same number only once. The difficulty level of the Conceptis Sudoku increases from Monday to Sunday.

er	8	1	6	4	7	9	3	2	5
answ	4	5	2	3	8	6	9	7	1
zzle	9	3	7	2	5	1	8	6	4
Yesterday's puzzle answer	6	9	1	8	3	2	5	4	7
rday	7	4	3	1	6	5	2	9	8
/este	2	8	5	9	4	7	6	1	3
	3	7	8	6	2	4	1	5	9
	5	2	9	7	1	3	4	8	6
	1	6	4	5	9	8	7	3	2

ACROSS 1 Ping-__; table

- tennis 5 Skier's incline _ up; tallies 14 Out of town
- 15 _ out; paid no attention to 16 Show boldness
- 17 Oval fruit 18 Occurring now and then
- 20 Donkey 21 "Oh, for Pete's
- 22 Southerner's accent 23 Containing
- nothing 25 Rush 26 Elevator
- alternative 28 Covered with
- trees 31 Country music singer __ Cline 32 Royal decree
- 34 Energy 36 Wading bird 37 Fill wall cracks with material 38 Casino game

2 Hooting birds

3 Sickening

4 Place for a

workout

5 Short-tailed

weasels

6 Fortunate 7 A single time 8 Split __ soup

9 Koch & Asner

10 Worshipped

12 Sketch

13 Peddle

25 Pawn

26 Twirl 27 Forbidden

32 Sups

of

19 Bonehead

24 Avoid hitting

28 Ferrell or Smith

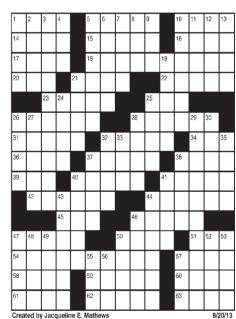
29 In the long run

30 Dirty & shabby

38 Actor Cameron

11 Comic Carvey

- 39 Prefix for fat or sense 40 Inn
- 41 Local jargon 42 Mean woman in a fairy tale 44 One who dies
- for his beliefs 45 Bit of cereal 46 Japanese
- three-line poem 47 Sum 50 Tie un
- 51 Bit of soot 54 Modest 57 Actress Sheedy
- 58 Waist accessory 59 Bart's mom
- 60 Applaud 61 Invites 62 Deadly snake
- 33 __ to; because 63 Sort; variety 35 Boggy area 37 Expense
- DOWN 1 Mama's man



Monday's Puzzle Solved



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- 40 Makes well 41 __ off; idle due to job cutbacks 43 Cuts of beef 44 "Away in a _
- 46 Hardware for a door hanger 47 Largest brass instrument
- 48 Singles 49 Converse 50 Wren or swan 52 Smack 53 Excessive publicity
- 55 Ms. Thurman 56 Irate 57 Perform



Travel is great, but there's no place like home

KAREN ELIZAGA © 2013 New York Times

After I finished interviewing roughly 200 women and men about their successes, failures and regrets for a book I was writing, the one thing I repeatedly heard was that most people wished they had traveled

That's why I can't complain about business travel, although it's not as exciting as when I was younger and working as a corporate lawyer. Back then, I thought business travel was glamorous. Now, I'd much rather be at home with my family.

But I still do feel a lot of pleasure when I see new places and meet new people. Plus, I still like getting out of the office. For a few hours, I'm not an executive coach, a wife or a mother. I'm just a traveler. I'm the queen of last minute, especially when I'm traveling alone for business. I like getting to the airport with minimal time between check-in and takeoff. Once I'm through security, I stop at bookstores to load up on water, pick up the tabloids and see if there are any interesting new books. Then I'll stop and get something to eat. My routine usually works. I missed a flight only once, and it was ridiculous. I was coming back to New York City from a meeting in London. We had just moved back to New York from London, and I was really looking forward to seeing my family.

To take advantage of all-business-class flights between New York and London, I was flying out of Gatwick. I was just a few minutes out from the airport when I realized I had left my passport in the hotel safe. My driver couldn't turn back because there wasn't enough time, but

tine, but as we're coming up on the 12th anniversary of Sept. 11, 2001, I'll always remember the trip I was supposed to take that day. I was originally scheduled to return to London on Sept. 11. I was living in London at the time, and was attending a conference in Uruguay, so I was sup-



Karen Elizaga, an executive coach, at Ankgor Wat in Cambodia. Even with opportunities to see the world, Elizaga, a longtime business traveler, would rather be at home. (Handout via The New York Times)

the hotel did send another driver with my passport.

I begged the airline to hold the flight for a few minutes until the driver arrived. Of course, that didn't happen, although the representatives were quite nice about it. The driver showed up with my passport about five minutes after my flight took off. He took me back to the hotel, and I left the next day. I was upset about not being able to see my children for another day. But, to be honest, I don't think they noticed.

Most of my flights are rou-

posed to fly out of Montevideo, and then go to Argentina, and from there to New York City and then London. But by the sixth day at this conference, I just wanted to get back to London, so I rebooked the exact itinerary for one day earlier, Sept. 10.

The afternoon of Sept. 11, I was at my desk in London at the technology startup where I was working as legal counsel.

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NASA gives up fixing planet- hunting telescope

MARCIA DUNN AP Aerospace Writer CAPE CANAVERAL, Florida

(AP) — NASA called off all attempts to fix its crippled Kepler space telescope Thursday. But it's not quite ready to call it quits on the remarkable, robotic planet hunter.

Officials said they're looking at what science, if any, might be salvaged by using the broken spacecraft as is.

The \$600 million Kepler mission has been in trouble since May, unable to point with precision at faraway stars in its quest for other potential Earths.

That's when a critical second wheel failed on the spacecraft. The first of four gyroscope wheels broke in 2012. At least three are needed for precise pointing.

Since it rocketed into space in 2009, Kepler has confirmed 135 exoplanets — planets outside our solar system. It's also identified more than 3,500 candidate planets.

NASA expects to know by year's end whether the mission is salvageable. Kepler is already on an extended quest; its prime, 3½-year mission ended in November.

The spacecraft is 51 million

"This is not the last you'll hear from Kepler," promised Paul Hertz, NASA's astrophysics director.

"Kepler has made extraor-

science mission office.

The habitable zone is the distance between a star and planet in which temperatures would permit

more amazing discoveries are on the horizon," Grunsfeld said in a news release.

Engineers tried without success, over hundreds of hours, to revive the two disabled wheels.

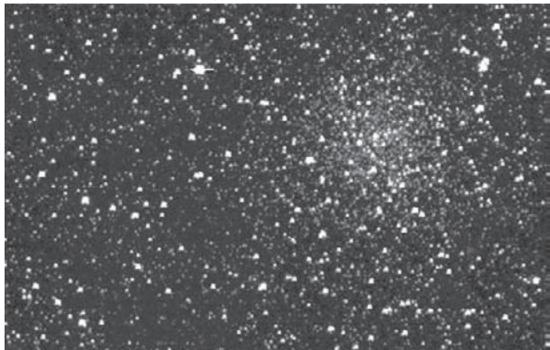
The spacecraft remains stable, with thrusters controlling its pointing with as little fuel as possible.

The costs and benefits of the remainder of this mission will be analyzed; results from a pair of studies are expected this autumn, with decisions coming afterward.

Kepler's principal investigator, William Borucki of NASA's Ames Research Center in California, said no one knew at the beginning of Kepler's mission whether Earth-size planets were rare and whether Earthlings might be alone.

"Now at the completion of Kepler observations, we know our galaxy is filled to the brim with planets," Borucki said at a news conference.

A large portion of these planets are small like Earth, not gas giants like Jupiter, he noted.



This image made by the Kepler telescope and released by NASA Thursday, April 16, 2009, shows a 100-square-degree patch of sky in the Milky Way galaxy.

Associated Press

miles (82 million kilometers) from Earth, orbiting the sun. If nothing else, new discoveries are expected from data collected over the past four years.

dinary discoveries in finding exoplanets, including several super-Earths in the habitable zone," said John Grunsfeld, a former astronaut who heads NASA's liquid water and, possibly,

"Knowing that Kepler has successfully collected all the data from its prime mission, I am confident that

Volcanic eruption coats Japanese city with ash

MARI YAMAGUCHI **Associated Press**

TOKYO (AP) — Residents in a southern Japanese city were busy washing ash off the streets Monday after a nearby volcano spewed a record-high smoke plume into the sky.

Ash wafted as high as 5 kilometers (3 miles) above the Sakurajima volcano in the southern city of Kagoshima on Sunday afternoon, forming its highest plume since the Japan Meteorological Agency started keeping records in 2006.

Lava flowed about 1 kilometer (0.6 miles) from the fissure, and several huge volcanic rocks rolled down the mountainside.

Though the eruption was more massive than usual, residents of the city of about 600,000 are used to hearing from their 1,117-meter (3,664-foot) neighbor. Kagoshima officials said in a statement that this was Sakurajima's 500th eruption this year alone.

Residents wore masks and raincoats and used umbrellas to shield themselves

from the falling ash. Drivers city was halted temporarily turned on their headlights in the dull evening gloom, and railway service in the

so ash could be removed from the tracks.

Officials said no injuries or

damage was reported from the volcano, which is about 10 kilometers (6 miles) east of the city.



In this photo released by Kagoshima Local Meteorological Observatory, volcanic smoke billows from Mount Sakurajima in Kagoshima, on the southern Japanese main island of Kyushu Sunday, Aug. 18, 2013.

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Associated Press



Al-Jazeera America prepares for Tuesday launch

DAVID BAUDER AP Television Writer

NEW YORK (AP) — In a warren of offices at a former bank building near Madison Square Garden, dozens of journalists are at work on gleaming new electronic equipment, ready to turn their test runs of Al-Jazeera America into the real thina. The Qatar-based news organization will finally establish a firm foothold on American television Tuesday after a decade of trying. At 3 p.m. EDT, Al Gore's former Current TV will turn out the lights in more than 45 million TV homes, replaced by the new U.S. affiliate of Al-Jazeera.

The network has hired many veterans of U.S. television, including John Seigenthaler, Joie Chen, Antonio Mora and Sheila MacVicar, and is promising a meaty diet of news that it believes will contrast with the opinionated talk that dominates American news networks.

"We're breaking in with something that we think is unique and are confident, with our guts and some research, that the American people are looking for," said Kate O'Brian, the

former ABC News execu- buildings in Washington, tive who is now Al-Jazeera America's president.

The dozens of flat-screen TVs and occupied desks scattered around marble pillars in AJA's New York office indicate this is no cheap startup. And this is temporary; the network is looking for a larger office in New York but wanted to start quickly after buying out Current in January. Bureaus are also being established in 11 other American cities.

Until Al-Jazeera America revealed a prime-time schedule last week, there were few indications of what the network would look like. Scheduled shows include a nightly newscast anchored by Seigenthaler, a newsmagazine hosted by Chen, a news talk show with Mora and a business program starring Ali Velshi. It's still not clear what will be shown in the mornings and whether much of the broadcast day will be devoted to documentarystyle programming or live news.

With its domestic bureaus, AJA will seek out stories beyond the towers of New York and government said Ehab Al Shihabi, the network's interim CEO. Besides those two cities, bureaus are located in Los Angeles, San Francisco, Dallas, Detroit, Chicago, Denver, Miami, Seattle, Nashville, Tenn., and New Orleans.

"I am here because the promise of doing good work is just exceptional," said David Doss, a veteran of ABC, NBC and CNN who is Al-Jazeera America's senior vice president of news programmina.

Al-Jazeera is well-established overseas, and the American network will take advantage of its 70 bureaus. But executives have been careful to stress that AJA will be geared toward American tastes. They have a careful line to walk: Al-Jazeera doesn't want to remind Americans of when Bush administration officials questioned its independence in the months after the terrorist attacks, and the years when American cable operators wanted nothing to do it. Tight security is evident at the New York office. A visitor last week needed to go through an airport-style



This undated publicity image released by Al-Jazeera America shows news anchor John Seigenthaler.

Associated Press

metal detector and be checked by two guards. The American launch has caused some internal dissension.

A memo to his bosses from Marwan Bishara, an Al-Jazeera political analyst, suggested that executives have gone too far to ingratiate themselves with a U.S. England.

Actor Lee Thompson Young

found dead at age 29

audience. "How have we moved from the main idea that the strength of (Al-Jazeera) lies in the diversity, plurality and even accents of its journalists to a channel where only Americans work?" Bishara wrote, his memo made public by The Guardian newspaper in



This undated publicity image released by TNT shows actor Lee and pronounced him dead Thompson Young in a scene from the TNT series, "Rizzoli & Isles." at the scene, she said.

LYNN ELBER **AP Television Writer** LOS ANGELES (AP) — Lee as the teenage star of the police said. He was 29. Disney Channel's "The Fa- There was no official cause death.

began his acting career was found dead Monday, said. Madera had no de-said in a joint statement.

of death, but Young's manager, Paul Baruch, said the actor "tragically took his own life."

Young's body was found at his North Hollywood home by police Monday morning after he failed to show up for work on TNT's crime drama "Rizzoli & Isles," police Officer Sally Madera said. The Los Angeles Fire Department was summoned

Associated Press Los Angeles police robmous Jett Jackson" and and the Los Angeles Coun-

In the TNT series, Young played fledgling police Detective Barry Frost, who's computer savvy but squeamish. Earlier Monday, the channel announced it was renewing the series that stars Angie Harmon and Sasha Alexander.

"We are beyond heartbroken at the loss of this sweet, gentle, good-hearted, intelligent man. ... Lee will be cherished and remembered by all who knew and loved him, both on- and bery-homicide detectives offscreen, for his positive in TV series, including "The energy, infectious smile Guardian," "Scrubs" and was featured in the film ty coroner's office were and soulful grace," TNT, stu-"Friday Night Lights" and investigating because it is dio Warner Bros. and series "Akeelah and the Bee" Thompson Young, who the series "Rizzoli & Isles," a high-profile death, she producer Janet Tamaro and "The Hills Have Eyes

his mother and other family

According to a biography from TNT, Young was inspired to pursue acting when, at age, 10, he played Martin Luther King Jr. in a play in Young's hometown of Columbia, South Carolina.

In 1998, Young began starring in "The Famous Jett Jackson," playing a TV action hero who returns to his roots for a less high-profile life. The series ran until 2001. Young followed it with roles "Smallville" and in the films II." Young joined "Rizzoli & tails about the cause of They sent condolences to Isles" when it debuted in 2010.

his father's backbreak-

Zumba is creating a new fan base for Latin stars

GAIL GEDAN SPENCER Associated Press

ORLANDO, Fla. (AP) — Zumba Fitness instructors worldwide are not only using a Latin-heavy song lineup in their classes, they're also creating new fans for artists such as Pitbull, Daddy Yankee and Don Omar.

Omar's "Zumba" has remained high on Billboard's Hot Latin Songs chart for nearly a year, peaking at No. 2. In Greece, Daddy Yankee's "Limbo," currently in the Top 10 on the Hot Latin Songs chart, is featured in a promotional video that has Greek Zumba instructors dancing to a Puerto Rican reggaeton beat in a beach setting.

"Daddy Yankee texted me five days ago and said, 'I wanted you to know that 'Limbo' is as much your hit as it is my hit.'" said Zumba Fitness co-founder and CEO Alberto Perlman. "It was perfect for Zumba. When he showed it to us, he said, 'I said Zumba nine times in the song and it's because you guys have inspired me.'" Zumba, a dance-based fitness program created by Colombian dancer and choreographer Alberto "Beto" Perez in 2001, was born and is still based in South Florida. It has expanded worldwide, creating new fans of dance styles such as Perez's native cumbia and new fans of Latin music. Some 14 million people in 185 countries are now dancing and singing to the songs, smiling and sweating in Zumba classes and clamoring to buy the music. "Being from Michigan, I wasn't exposed to any of that music, and now it's easy to find and we hear it so often," said Jill Cooper of Ann Arbor, a longtime fitness professional. She was one of 8,000 Zumba instructors from around the world who attended the annual Zumba Instructor Convention in Orlando,

Walking through the convention space, you hear an international smorgasbord



This April 26, 2012 file photo shows Don Omar performing during the Latin Billboard Awards in Coral Gables, Fla.

Associated Press

of music. Polynesian music blares from one room while the sexy samba of "Mas que Nada" pulsates next door, all punctuated by a "Yeah!" And Pitbull, always Pitbull, "My mom loves Pitbull, and she loves Pitbull because of Zumba class," Perlman said. "She would never, ever have heard Pitbull on the radio because she doesn't listen to those stations, but because of Zumba class, she's listening to him and I'm like, 'Mom, stop singing Pitbull songs." Perez said the music is treated differently in Zumba than in traditional aerobics classes.

"In the aerobics world, it's very cheap music. It's 'boom-shh-boom-shh-boom-shh,'" Perez said, imitating the beat of workout music. "The music is in the background. We need to put the music in front because it's a party. How do you enjoy the party if the music's no good?"

Bill Roedy, former chairman and CEO of MTV International, is a consultant for Zumba. He said it's that party atmosphere that makes people curious about the music.

"Zumba has these captive audiences at 160,000 locations around the world, 14 million users every single week, so you get in this room and you're dancing and you're getting healthier and you're listening to this music — you can't

change the radio dial," Roedy said "It's a captive audience, and you're building these endorphins so you feel even better about the music."

Brazilian superstar Claudia Leitte, one of the celebrity coaches on the Brazilian version of "The Voice," will be a featured performer at the 2014 World Cup in Brazil. She recently was named Zumba Fitness' global ambassador.

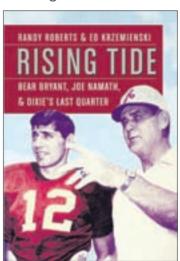
"We've been talking about Claudia for a very long time and we had a dream of meeting Claudia and trying to get her involved in Zumba because we'd go on YouTube and type in 'Claudia Leitte' and see her with concerts of 800,000 people," Perlman said. "You take the biggest star in the U.S., multiply that by 10, and that's Claudia in Brazil." Leitte, already a fan of the Zumba Fitness workouts, sees the partnership as a love affair of sorts. "It's about passion. I can see the love in everything that Zumba is doing."

Leitte was showcased in the Zumba convention's opening-night concert that also spotlighted Jamaican dancehall performer Sean Paul, Nickelodeon actressinger Victoria Justice and three singers labeled Zumba Fitness Emerging Artists — Haitian singer J. Perry, Colombian singer Mara and American singer Dahrio Wonder.

Book Review Bear Bryant and Joe Namath made the Tide roll

JERRY HARKAVY Associated Press

When Bear Bryant ordered University of Alabama freshman Joe Namath to climb up the coach's tower high atop the practice field in 1961, it signaled a partnership that launched a new era in college football. It was apparently the first time that Bryant had allowed anyone - player, coach or visiting dignitary — to join him in his private sanctuary. Randy Roberts and Ed Krzemienski describe the ensuing meeting, in which Namath



could barely understand a word the coach spoke, as a clash of cultures: "North and South, young and old, brash and conservative." Despite their differences, the hard-nosed coach and his free-spirited quarterback would combine to put the Crimson Tide on a path to becoming not only a successful college team but also a source of pride to people in Alabama and throughout the South.

Their years together fueled the growing popularity of college football and coincided with the unfolding of the civil rights struggle that emerged as the defining news story of the early 1960s. "Rising Tide" weaves the two elements in an informative and entertaining narrative with broad appeal. Bryant was the son of an Arkansas sharecropper and Namath was determined to avoid

ing work in the steel mills of western Pennsylvania. Together, they became a duo whose success helped propel their sport to the point where it was poised to challenge baseball as the national pastime. Football and race were the top concerns among white Alabamans during this time, and the two would quickly intersect. While Bryant and Namath were making history on the gridiron, Alabama dominated front-page headlines with the dispatch of federalized National Guardsmen to integrate the university, the Birmingham church bombing that killed four girls and civil rights demonstrations that led to the historic march at Selma. Throughout the turbulence, Bryant and Namath kept their focus on football. Namath had grown up with black schoolmates and never accepted the way blacks were treated in the South, but realized that he wasn't recruited to Tuscaloosa to crusade for racial justice. For his part, Bryant recognized that Alabama would have to recruit black players, but that day would not arrive until 10 years after Namath's arrival on campus. The team's 1964 Associated Press national championship was the last to be won by an all-white team that never played an integrated game. Today, of course, the Tide roster is fully integrated and the team's success rivals that of the Bryant-Namath era. Among the book's entertaining episodes Namath's escapades during his recruiting visits to various campuses. Co-author Krzemienski apparently had access to accounts of those visits because his uncle was Namath's primary receiver at Beaver Falls High School and accompanied him on the trips.

Moment Of Truthiness



PAUL KRUGMAN © 2013 New York Times

We all know how democracy is supposed to work. Politicians are supposed to campaign on the issues, and an informed public is supposed to cast its votes based on those issues, with some allowance for the politicians' perceived character and compe-

We also all know that the reality falls far short of the ideal. Voters are often misinformed, and politicians aren't reliably truthful. Still, we like to imagine that voters generally get it right in the end, and that politicians are eventually held accountable for what

But is even this modified, more realistic vision of democracy in action still relevant? Or has our political system been so degraded by misinformation and disinformation that it can no longer function?

Well, consider the case of the budget deficit - an issue that dominated Washington discussion for almost three years, although it has recently receded. You probably won't be surprised to hear that voters are poorly informed about the deficit. But you may be surprised by just how misinformed.

In a well-known paper with the discouraging title, "It Feels Like We're Thinking," the political scientists Christopher Achen and Larry Bartels reported on a 1996 survey that asked voters whether the budget deficit had increased or decreased under President Bill Clinton.

In fact, the deficit was down sharply, but a plurality of voters - and a majority of Republicans - believed that it had gone up.

I wondered on my blog what a similar survey would show today, with the deficit falling even faster than it did in the 1990s.

Ask and ye shall receive: Hal Varian, the chief economist of Google, offered to run a Google Consumer Survey - a service the company normally sells to market researchers - on the question. So we asked whether the deficit had gone up or down since Jan-

And the results were even worse than in 1996: A majority of those who replied said the deficit had aone up, with more than 40 percent saying that it had gone up a lot. Only 12 percent answered correctly that it had gone down

Am I saying that voters are stupid? Not at all. People have lives, jobs, children to raise. They're not going to sit down with Congressional Budget Office reports. Instead, they rely on what they hear from authority figures. The problem is that much of what they hear is misleading if not outriaht false.

The outright falsehoods, you won't be surprised to learn, tend to be politically motivated. In those 1996 data, Republicans were much more likely than Democrats to hold false views about the deficit, and the same must surely be true today. After all, Republicans made a lot of political hay over a supposedly runaway deficit early in the Obama administration, and they have maintained the same rhetoric even as the deficit has

Thus Eric Cantor, the third-ranking Republican in the House, declared on Fox News that we have a "growing deficit," while Sen. Rand Paul told Bloomberg Businessweek that we're running "a trillion-dollar deficit every year.'

Do people like Cantor or Paul know that what they're saying isn't true? Do they care? Probably not. In Stephen Colbert's famous formulation, claims about runaway deficits may not be true, but they have truthiness. and that's all that matters.

Still, aren't there umpires for this sort of thing - trusted, nonpartisan authorities who can and will call out purveyors of falsehood? Once upon a time, I think, there

But these days the partisan divide runs very deep, and even those who try to play umpire seem afraid to call out falsehood. Incredibly, the fact-checking site PolitiFact rated Cantor's flatly false statement as "half true."

Now, Washington still does have some "wise men," people who are treated with special deference by the news media. But when it comes to the issue of the deficit, the supposed wise men turn out to be part of the problem. People like Alan Simpson and Erskine Bowles, the cochairmen of President Barack Obama's deficit commission, did a lot to feed public anxiety about the deficit when it was high.

Their report was ominously titled 'The Moment of Truth." So have they changed their tune as the deficit has come down? No - so it's no surprise that the narrative of runaway deficits remains even though the budget reality has completely changed.

Put it all together, and it's a discouraging picture. We have an ill-informed or misinformed electorate, politicians who gleefully add to the misinformation and watchdogs who are afraid to

And to the extent that there are widely respected, not-toopartisan players, they seem to be fostering, not fixing, the public's false impressions.

So what should we be doing? Keep pounding away at the truth, I guess, and hope it breaks through. But it's hard not to wonder how this system is supposed



Merge Is What Airlines Do



JOE NOCERA © 2013 New York Times

Hey, wait a minute. Wasn't airline deregulation supposed to bring lower prices and increased competition?

So how is it that, 35 years after the law was passed that dereaulated the airline industry, we stand today with two megacarriers, United and Delta, while a third proposed megamerger - of American and US Airways - was all but done before the Justice Department sued to block it this week? In the last few years especially, ticket prices have skyrocketed and consumer choice has diminished. As for what it's like to fly these days, well, the less said the better.

The answer, in part, is that deregulation worked all too well at first, and then it didn't work well at all. The natural tendency of companies to seek monopoly power took over, and nobody tried to stop it until now, when it is really

Remember those early years after deregulation? Everybody seemed to be starting up an airline. The legacy carriers like United and American expanded into dozens of new markets. The number of people who flew increased geometrically. Indeed, with the rise of discount tickets, flying became something many Americans could finally afford, at least once in a while. Supporters

of deregulation could proudly say that it had worked as envisioned: It had brought about lower prices and greater consumer choice. The only problem was that the competition was ruinous for air-

line profitability. This, in fact, has been the eternal struggle of the industry. Just a few months ago, Warren Buffett described airlines as "a death trap for investors."

As the big airlines fought fiercely to hold on to their turf - losing money in the process - many of the smaller startups went out of business. Even large airlines like Eastern and Pan Am failed.

Others entered bankruptcy proceedings and engaged in protracted battles with their unions to lower their employee costs.

The first decade of this century was, if anything, even tougher. First came 9/11, which caused people to stop flying. Then came volatile fuel prices - between 2000 and 2012, fuel costs for the industry rose from \$16.8 billion to more than \$50 billion.

Then came the Great Recession. Over the last decade, according to Robert Mann, an airline consultant, "the industry has destroyed about \$70 billion in capital.'

The airlines responded to these problems by doing exactly what you would expect. They began consolidating. There have been four major mergers since 2005, when AmericaWest and US Airways joined forces. After the merged airline cut some routes and streamlined, its stock went through the roof.

Then others followed suit: Delta bought Northwest in 2008, Southwest bought AirTran three years ago, and that same year. United merged with Continental. Delta and United are now the largest airlines in the country, with a global network that appeals to the big corporate customers who are the lifeblood of the industry. What did consolidation give the airlines? Pricing power, as it's called. As the number of airlines dwindled, so did the number of routes and flights, as the airlines

concluded that their health depended on cutting back the number of seats they offered. That's why when you fly today, the plane is likely to be full; there are simply fewer flights available. And that's also why airlines have been able to raise prices: Demand hasn't slackened nearly as much as supply has. Thus, says Mann, "Every month in 2010 and 2011, there was a bump" in the price of airline tickets. Even Southwest Airlines, long a lowcost airline, began raising prices. What the U.S. airline industry is today is an oligopoly, with two dominant carriers. (Southwest is No. 3.) And oligopolies, by their very nature, are anti-competitive. But it's a little late to be complaining about oligopolies. The government could have attempted to prevent such an outcome when the Delta and United mergers were announced. Instead, it stood passively by and let the industry consolidate.

Will consumers be further harmed if American and US Airways merge? It's certainly possible, especially since they have so many overlapping routes. But just about every industry analyst says that prices will continue to rise regardless, and limiting the supply of seats will continue to be central to the airlines' strategies.

They also say that American, which counted on this merger to emerge from bankruptcy, will struggle to compete successfully with United and Delta if it can't establish that same kind of global network those two have put toaether. (US Airways, which is extremely well run, is a different story. It makes money consistently.) We learned what happened to competition in prior acquisitions," said Bill Baer, the Justice Department's antitrust chief, accordina to The Wall Street Journal. Indeed, we did: Competition dwindled. Prices went up. Consumer choice went down.

Blocking the American-US Airways deal is a little like closing the barn door after the horses are long gone.





In an undated handout photo, Bryan Cranston as Walter White in the AMC drama series "Breaking Bad." There have never been more good TV shows available, but we can't choke them down as fast as they're being produced. (Ursula Coyote/AMC via The New York Times)

NEIL GENZLINGER © 2013 New York Times

Eighty years ago, President Franklin D. Roosevelt taught us what to do when confronted by a surplus of something: Pay people not to make any more of it. And what we have a surplus of right now is good television. This year is the 80th anniversary of the Agricultural Adjustment Act of 1933, a New Deal initiative intended to help farmers, who were producing far more wheat, cotton, corn, milk and other goods than the market wanted, and in that way sending prices for those commodities to absurdly low levels. There were complexities involving overseas markets, but think of the problem this way: ing. We can pare the in-We couldn't eat - or, in the fants and toddlers from making it. Producers like case of cotton, wear out that group, since the show Shonda Rhimes and Carlour clothes and sheets - fast is about a meth manufacton Cuse would be paid enough to consume everything our farmers were churning out. That is exactly what is happening in television today. There have

never been more good TV shows available - perfectly edible series, mini-series and one-shots, tasty and in many cases nutritious but we can't choke them down as fast as they're being produced. We need a Television Adjustment Act of 2013. Entire shows are going unseen by virtually everyone, though they're worth watching and hang on for several seasons: "Fringe," "The Big C," "Happy Endings." It would be hard to shower more acclaim on AMC's "Breaking Bad," but even its heavily promoted final-season premiere drew fewer than 6 million viewers. That means that roughly 310 million residents were NOT watchturer, but that still leaves a to stop coming up with the quarter-billion people who next "Grey's Anatomy" or now have yet another se-

as they have a spare 62 hours to binge-watch. The DVR hasn't been around that long, but whose isn't already full of shows that someone in the household fully intends to watch but never does? (Better get to Season 2 of "Homeland" soon, because Season 3 is right around the corner.) Who hasn't received, as a birthday or holiday gift, the boxed set of something or other, which is now sitting unopened next to "Firefly: The Complete Series," "Longmire: The Complete First Season" and "Smallville: The Final Season," all also unopened? The Television Adjustment Act of 2013 would solve this problem by paying the people who make television to stop "Lost." Actors would be plan to catch up on as soon complex characters - the

criminal investigator with a drinking problem, the crisis-management ace who is having an affair with a powerful politician and writers would be paid to stop dreaming up dialogue for those characters. Animators would be paid to cease creating saucy shows full of social commentary and bad taste. Costumers would be paid to refrain from recreating more British gowns from the Edwardian age and threepiece Madison Avenue suits from the 1960s.

Supply and demand are, of course, fluid and complicated. Any household gardener knows that at a certain time of year, there might be a few too many tomatoes but way, way Television Adjustment Act's payments would fluctuate, based on the supply in a particular genre.

People would be paid ries that they really, really paid to stop internalizing much more not to make yet another serial-killer show or

reality singing competition than they would be paid not to make a public-interest documentary about fracking or genetically modified food. Also commanding a premium would be police procedurals featuring a he-and-she team or an investigator with enhanced powers of observation. Reality shows involving cooking, storage lockers, fixer-uppers or wild-animal wrangling would also be high on the payment list. In these tight times, the prospect of a new government program is likely to meet resistance, but the beauty of the Television Adjustment Act is that it would require no new taxes. No sprawling bureaucracy would be needed, because the pritoo many zucchinis. So the oritizing of the don't-makeany-more list would be done by TV watchers themselves through any or all of viewer-participation systems now available on television sets and through social media.